

Policy Endorsements

Amendatory Endorsement - Nevada (NV038 - 1st Edition)

Under **Part IV - Damage to Your Car, Limits of Coverage**, the following is added:

Your deductible will increase to \$5000 for a **loss**:

To **your insured car** from a **collision** if, at the time of the **loss**, the vehicle was being operated by a driver who was not listed on your Declarations Page as a driver and who was either:

- a. a resident physically residing in your household, including your unmarried dependent children while temporarily away from home; or
- b. a guest temporarily staying in your home.

The increased deductible will not apply under the following circumstances:

- a. The driver operating the vehicle became a resident no more than ninety (90) days prior to the **loss**, or the driver operating the vehicle was a guest temporarily staying in your home no more than ninety days prior to the **loss**;
- b. At the time of the **loss**, the driver was listed as an insured or operator under another automobile policy; or
- c. At the time of the **loss**, the driver was operating the vehicle for the purpose of obtaining emergency medical treatment for a passenger in the vehicle.

94-3216 1st Edition 1-18

This endorsement is a part of the policy. It changes the policy so please read it carefully. All other terms and conditions of the policy continue to apply.
