

NEVADA CHANGES

This endorsement modifies insurance provided under the following:

FAMILY CAR POLICY

With respect to the coverage provided by this endorsement, the provisions of the policy apply unless modified by this endorsement.

- I. DEFINITIONS is changed as follows:
- A. The following definition is added:
 - 1. **American Family Insurance Group of companies** means one or more of the following:
 - a. American Family Mutual Insurance Company;
 - b. American Standard Insurance Company of Wisconsin;
 - c. American Family Insurance Company;
 - d. American Standard Insurance Company of Ohio;
 - e. any affiliates.
 - B. The definition of **relative** is deleted and replaced with:

Relative means a person living in **your** household, related to **you** by blood, marriage, domestic partnership or adoption. It excludes a person who, or whose spouse or domestic partner, owns a vehicle other than an off-road motor vehicle.
 - C. The definition of **you** and **your** is deleted and replaced with:

You and **your** means the policyholder shown in the Declarations and, if living in the same household, a spouse or **domestic** partner in a domestic partnership that is valid under Nevada law.
- II. LIABILITY COVERAGE is changed as follows:
- A. INSURING AGREEMENT is replaced with:

You have this coverage if Bodily Injury Liability and Property Damage Liability coverage is shown in the Declarations.

We will pay compensatory damages an **insured person** is legally liable for because of **bodily injury** or **property damage** as a result of an auto accident:

 - a. due to the ownership, maintenance or use of a **car** or **trailer**; or
 - b. while operating a motor home **you** do not own and not used for business purposes.

We will defend any suit or settle any claim for damages payable under this policy as **we** think proper.

However, **we** will not defend any suit after **our** limit of liability has been exhausted by payment of judgments or settlements.
 - B. Paragraph D.10 EXCLUSIONS is deleted.
 - C. Paragraph E. 2. LIMITS OF LIABILITY is deleted and replaced with the following:
 - 2. THE LIMITS OF LIABILITY ARE THE MOST **WE** WILL PAY REGARDLESS OF THE NUMBER OF:
 - a. **INSURED PERSONS**;
 - b. CLAIMS MADE;
 - c. VEHICLES OR PREMIUMS SHOWN ON THE DECLARATIONS;
 - d. VEHICLES INVOLVED IN THE LOSS;OR
POLICIES ISSUED TO **YOU** OR A **RELATIVE** BY **US** OR ANY OTHER MEMBER COMPANY OF THE **AMERICAN FAMILY INSURANCE GROUP OF COMPANIES**.
 - D. Paragraph F.2. ADDITIONAL CONDITIONS is deleted and replaced with the following:
 - 2. Other Insurance.
 - a. Other Policies Issued By **Us**

If two or more auto liability insurance policies issued to **you** by **us** or any other member company of the **American Family Insurance Group of companies** apply to the same auto accident, the total limits of liability under all such policies shall not exceed the highest limit of liability under any one policy.
 - b. Other Liability Coverage From Other Sources

If there is other auto liability coverage for a loss covered by this Part, **we** will pay **our** share according to this policy's proportion of the total of all liability limits. But any insurance provided under this Part for a vehicle **you** do not own is excess over any other collectible auto liability insurance.

III. CAR DAMAGE COVERAGES is changed as follows:

- A. The following is added to Paragraph C. ADDITIONAL COVERAGES:
3. Custom Vehicle Coverage
We will pay up to \$1,000 for custom vehicle equipment in or on **your insured car** that was not furnished or supplied by the motor vehicle manufacturer. This amount is excess over any limit shown in the Declarations for Additional Customized Vehicle Coverage.
- B. Paragraph D.5. EXCLUSIONS, is deleted and replaced with the following:
5. **loss** to the following equipment unless it is furnished or supplied by the motor vehicle manufacturer:
- a. special or custom paint finishes;
 - b. any ornamental or protective accessories which may include shields, bras, engine accessories, racing slicks, oversized or special tires, special wheels, or special wheel covers;
 - c. any equipment which changes the use or appearance of the interior of **your insured car**, which may include swivel chairs, appliances, furniture, special carpeting, bars, or paneling; or
 - d. any equipment which mechanically or structurally changes **your insured car**, or results in an increase in performance or change in appearance except as provided in C.3., ADDITIONAL COVERAGES above. This exclusion does not apply to a cap, cover or bedliner in or on **your insured car** which is a pickup.
- C. Paragraph D.6. EXCLUSIONS, is deleted and replaced with the following:
6. **loss** to a van for:
- a. any furnishings, carpeting, and other household equipment built into the van;
 - b. any height-extending roof mounted on the van; or
 - c. any customized painting and decorating applied to the van
- except as provided in C.3., ADDITIONAL COVERAGES above.

IV. GENERAL CONDITIONS is changed as follows:

- A. Paragraph 1. Assignment, is deleted and replaced with the following:
1. Assignment
Interest in this policy may be assigned only with **our** written consent. But, if **you** die, the policy will cover:
- a. the survivor;
 - b. the legal representative of the deceased person while acting within the scope of duties of a legal representative; and
 - c. any person with proper custody of **your insured car** until a legal representative is appointed.
- B. Paragraph 9. Suit Against **Us**, is deleted and replaced with the following:
9. Suit Against **Us**
We may not be sued unless all the terms of this policy are complied with. **We** may not be sued under the liability coverage until the obligation of a person **we** insure to pay is finally determined either by judgment against that person at the actual trial or by written agreement of that person, the claimant and **us**. Under the Uninsured Motorist and Underinsured Motorist coverages, any suit against **us** will be barred unless commenced within six years after the date of denial. No person or organization has any right under this policy to bring **us** into any action to determine the liability of a person **we** insure.
- C. Paragraph 12. Two Or More **Cars** Insured By **Us**, is deleted and replaced with the following:
12. TWO OR MORE **CARS** INSURED BY **US**
IF TWO OR MORE AUTO INSURANCE POLICIES ISSUED TO **YOU** BY **US** OR ANY OTHER MEMBER COMPANY OF THE **AMERICAN FAMILY INSURANCE GROUP OF COMPANIES** APPLY TO THE SAME AUTO ACCIDENT, THE TOTAL LIMITS OF LIABILITY UNDER ALL SUCH POLICIES SHALL NOT EXCEED THE HIGHEST LIMIT OF LIABILITY UNDER ANY ONE POLICY.

All other terms, agreements, conditions, and provisions remain unchanged.