

**\*\*THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.\*\***

## **PENNSYLVANIA AUTO ENDORSEMENT**

This endorsement changes certain parts of *your* Auto Policy. Every coverage, *exclusion*, definition and rule that isn't changed by this endorsement remains the same.

*Your* Auto Policy is amended as follows:

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### **PART II: YOUR LIABILITY COVERAGE**

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#### **WHAT WE COVER**

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Coverage **B. MEDICAL EXPENSES** is deleted with respect to any *vehicle accident* where First Party Benefits Coverage is required to be provided by the Pennsylvania Motor Vehicle Financial Responsibility Law.

#### **EXTRA BENEFITS**

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##### **A. Legal Services**

**(5) Interest on a judgment** is deleted and replaced by the following:

If a judgment is entered on a claim covered by this policy, *we'll* pay the interest that accrues until *we* pay *our* part the judgment. *We'll* also pay prejudgment interest awarded against an *insured person* on the part of the judgment *we* pay. Any prejudgment interest awarded against an *insured person* is subject to the applicable Pennsylvania Rules of Civil Procedure.

##### **B. Accidental Death Benefit**

**B. Accidental Death Benefit** is deleted and replaced by the following:

*We* will pay an accidental death benefit of \$5,000 in the event of *your* death when death results directly and independently of all other causes from *bodily injury* (other than sickness or disease resulting therefrom) caused by an automobile accident.

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### **PART III: TERMS AND CONDITIONS**

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#### **GENERAL CONDITIONS**

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##### **3. CANCELLATION OR NONRENEWAL**

**3. CANCELLATION OR NONRENEWAL** is deleted and replaced by the following:

###### **Cancellation**

This policy may be canceled during the policy period as follows:

1. *You* may cancel by:
  - a. Returning this policy to *us*; or
  - b. Giving *us* advance written notice of the date cancellation is to take effect.
2. *We* may cancel by mailing a notice of cancellation to *you* at the address shown on the Declarations Page under one of the following circumstances:
  - a. If *you* haven't paid the premium, *we* may cancel with 15 days notice;
  - b. If the policy has been in effect for less than 60 days and is not a renewal, *we* may cancel for any reason with 15 days notice;
  - c. If the policy has been in effect for less than one year and *your* driver's license has been suspended or revoked after the effective date, *we* may cancel with 15 days notice;
  - d. If the policy has been in effect for more than one year and *your* driver's license has been suspended or revoked since the last anniversary of the original effective date, *we* may cancel with 15 days notice; or
  - e. If *you* misrepresented any information that would have affected *our* decision to write this policy, *we* may cancel with 60 days notice.

Our right to cancel this policy is subject to the limitations contained in the applicable Pennsylvania Statutes.

#### **Nonrenewal**

If we decide not to renew or continue this policy, we will mail a notice to *you* at the address shown on the Declarations Page. Notice will be mailed:

1. At least 15 days before the end of the policy period if *you* haven't paid the premium;
2. At least 15 days before the end of the policy period if the reason described in Paragraph **2.c.** or **2.d.** above exists; or
3. At least 60 days before the end of the policy period in all other cases.

However, *our* right to nonrenew this policy is subject to the limitations contained in the applicable Pennsylvania Statutes.

#### **Automatic Termination.**

If we offer to renew or continue and *you* or *your* representatives do not accept, this policy will automatically terminate at the end of the current *policy period*. Failure to pay the required renewal or continuation premium when due will mean that *you* have not accepted *our* offer. **Other Termination Provisions.**

We may deliver any notice instead of mailing it. Proof of mailing of any notice shall be sufficient proof of notice.

If this policy is canceled, *you* may be entitled to a premium refund. If so, *we'll* send *you* the refund. The premium refund, if any, will be computed according to *our* manuals. However, making or offering to make the refund is not a condition of cancellation.

The effective date of cancellation stated in the notice will become the end of the *policy period*.

#### **16. CONSTITUTIONALITY CLAUSE**

##### **16. CONSTITUTIONALITY CLAUSE** is added:

The premium for, and the coverages of, this policy have been established in reliance upon the provisions of the Pennsylvania Motor Vehicle Financial Responsibility Law. In the event a court, from which there is no appeal, declares or enters a judgment the effect of which is to render the provisions of such statute invalid or unenforceable in whole or in part, we will have the right to recompute the premium payable for the policy and void or amend the provisions of the policy, subject to the approval of the Insurance Commissioner.