

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.

RHODE ISLAND PERSONAL UMBRELLA ENDORSEMENT

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

DEFINITIONS

The first sentence is deleted and replaced with the following:

In this policy, *you* and *your* mean the person shown in the Declarations and:

1. The spouse; or
2. A party who has entered into a civil union with the named insured recognized under Rhode Island law; if a resident of the same household.

We, *us* and *our* mean the Company providing this insurance.

6. *Family Member* is deleted and replaced by the following:

6. *Family member* means a person related to you by blood, marriage or adoption who is a resident of your household, including a ward or foster child under the age of 25. Family member also means a party who has entered into a civil union with the named insured recognized under Rhode Island law if a resident of the same household.

PERSONAL UMBRELLA COVERAGE

EXTRA BENEFITS

The following is added to paragraph 1.e. **Legal Services**:

1. Legal Services

- (6) Prejudgment interest awarded against an insured person on the entire judgment if we reject a written settlement offer by the plaintiff that is equal to or less than the applicable limit of liability. Where this does not apply, we will pay prejudgment interest awarded against an insured person on that part of the judgment we pay.

CONDITIONS

10. **Transfer** is deleted and replaced by the following:

10. Transfer

Your rights and duties under this policy may not be assigned without *our* written consent. However, if *you* die, coverage will be provided for the following for the remainder of the *policy period* unless canceled:

- a. The surviving:
 - (1) Spouse; or
 - (2) Party who has entered into a civil union with the named insured recognized under Rhode Island law; if a resident in the same household at the time of death. Coverage applies to the spouse or party who has entered into a civil union with the named insured shown in the Declarations:
- a. Any member of *your* household who is an *insured person* at the time of *your* death, but only while a resident of the residence premises; or

- b. The legal representative of the deceased person as if a named insured shown in the Declarations. This applies only with respect to the representative's legal responsibility to maintain or use *your autos, recreational motor vehicles, watercraft* or residence shown in the Declarations.

Coverage will only be provided until the end of the policy period.

The following is added to the **Conditions** section:

DIRECT LIABILITY OF INSURERS

We will be directly liable for those sums the insured person becomes legally obligated to pay as damages to the injured party to which this insurance applies. In the event of that injured party's death, we will be directly liable for those sums the *insured person* becomes legally obligated to pay as damages to the party entitled to sue as a result of the injured party's death, and to which this insurance applies.