



Amendment of Private Fleet Automobile Provisions – Connecticut

This endorsement changes the policy. Please read it carefully

I. Definitions

The **Definitions** section is amended as follows:

A. The following definitions are added:

- L. "Collector auto" means any "classic vehicle", "exotic vehicle" or "antique vehicle" shown in the Declarations that is;
 - 1. maintained primarily for use in car club activities, parades, exhibitions, other functions of public interest or for a private collection; and
 - 2. used infrequently for other purposes.
- M. "Antique vehicle" means a vintage auto or motor cycle manufactured more than 25 years prior to the current year.. Antique vehicles are rarely driven and typically transported by trailer.
- N. "Classic vehicle" means a motor vehicle of limited production or availability, unique or rare design, and recognized for its aesthetic value. For purposes of this policy, a classic vehicle also includes a reproduction of a collector auto.
- O. "Exotic vehicle" means a motor vehicle that is less than 20 years old that has not been altered from its original factory specifications. Exotic vehicles are of unique design and are part of a limited production. An exotic vehicle's value is derived in part from its performance and the artistic nature of its bodywork and interior.
- P. Throughout this policy, "minimum limits" refers to the following limits of liability as required by Connecticut law, to be provided under a policy of automobile liability insurance:
 - 1. \$20,000 for each person, subject to \$40,000 for each accident, with respect to "bodily injury"; and
 - 2. \$10,000 for each accident with respect to "property damage".

B. Definition A. is replaced by the following:

Throughout this policy, "you" and "your" refer to the "named insured" shown in the Declarations; and

- 1. The spouse; or
 - 2. A party who has joined in a civil union with the "named insured" recognized under Connecticut law;
- if a resident of the same household.

If the spouse or party who has joined in a civil union with the "named insured" ceases to be a resident of the same household during the policy period or prior to the inception of this policy, the spouse or such party will be considered "you" and "your" under this policy but only until the earlier of:

- 1. The end of 90 days following the spouse's or such party's change of residency;
- 2. The effective date of another policy listing the spouse or such party as a named insured; or
- 3. The end of the policy period.

C. Definition K. is replaced by the following:

"Newly acquired auto":

- 1. "Newly acquired auto" means any of the following types of vehicles you become the owner of during the policy period:



Amendment of Private Fleet Automobile Provisions – Connecticut

Page 2

- a. A private passenger auto; or
 - b. A pickup or van, for which no other insurance policy provides coverage, that:
 - (1) Has a Gross Vehicle Weight Rating of 10,000 lbs. or less; and
 - (2) Is not used for the delivery or transportation of goods and materials unless such use is:
 - (a) Incidental to your "business" of installing, maintaining or repairing furnishings or equipment; or
 - (b) For farming or ranching.
2. Coverage for a "newly acquired auto" is provided as described below. If you ask us to insure a "newly acquired auto" after a specified time period described below has elapsed, any coverage we provide for a "newly acquired auto" will begin at the time you request the coverage.
- a. For any coverage provided in this policy except Coverage For Damage To Your Auto, a "newly acquired auto" will have the broadest coverage we now provide for any vehicle shown in the Declarations. Coverage begins on the date you become the owner. However, for this coverage to apply to a "newly acquired auto" which is in addition to any vehicle shown in the Declarations, you must ask us to insure it within 14 days after you become the owner.

If a "newly acquired auto" replaces a vehicle shown in the Declarations, coverage is provided for this vehicle without your having to ask us to insure it.
 - b. Collision Coverage for a "newly acquired auto" begins on the date you become the owner. However, for the coverage to apply, you must ask us to insure it within:
 - (1) 30 days after you become the owner if Collision Coverage applies to at least one auto listed on the Declarations. In this case, the "newly acquired auto" will have the broadest coverage we now provide for any auto shown in the Declarations.
 - (2) Four days after you become the owner if Collision Coverage does not apply to at least one auto. If you comply with the four day requirement and a loss occurs before you ask us to insure the "newly acquired auto", a collision deductible of \$500 will apply.
 - c. Other Than Collision Coverage for a "newly acquired auto" begins on the date you become the owner. However, for this coverage to apply, you must ask us to insure it within:
 - (1) 30 days after you become the owner if Other Than Collision Coverage applies to at least one auto listed on the Declarations. In this case, the "newly acquired auto" will have the broadest coverage we now provide for any auto shown in the Declarations.
 - (2) Four days after you become the owner if Other Than Collision Coverage does not apply to at least one auto. If you comply with the 4 day requirement and a loss occurs before you ask us to insure the "newly acquired auto", an Other Than Collision deductible of \$500 will apply.

II. Part A – Liability Coverage

Part A is amended as follows:

- A. Section 1. of the **Supplementary Payments** Provision is replaced by the following:

We will pay on behalf of an "insured":



Amendment of Private Fleet Automobile Provisions – Connecticut

Page 3

1. Up to \$100 for the cost of all bail bonds required because of an accident or traffic law violation.
- B. The following sections are added to the **Supplementary Payments** Provision:
We will:
Arrange, upon your request, for the issuance of a bond to release an attachment. However, the amount of the bond will not be greater than the limits of liability for Liability Coverage.
Pay all expenses incurred by an "insured" for first aid to others at the time of the accident.
These payments will not reduce the limit of liability.
- C. Paragraph **A.** of the **Limit of Liability** Provision is replaced by the following:
The limit of liability shown in the Declarations for each person for Bodily Injury Liability is our maximum limit of liability for all damages, including damages for care, loss of services, death or any derivative damages, arising out of "bodily injury" sustained by any one person in any one auto accident. Subject to this limit for each person, the limit of liability shown in the Declarations for each accident for Bodily Injury Liability is our maximum limit of liability for all damages for "bodily injury" resulting from any one auto accident.
The limit of liability shown in the Declarations for each accident for Property Damage Liability is our maximum limit of liability for all "property damage" resulting from any one auto accident.
This is the most we will pay regardless of the number of:
 1. "Insureds";
 2. Claims made;
 3. Vehicles or premiums shown in the Declarations; or
 4. Vehicles involved in the auto accident.
- D. The **Other Insurance** Provision is replaced by the following:
OTHER INSURANCE
If there is other applicable liability insurance we will pay only our share of the loss. Our share is the proportion that our limit of liability bears to the total of all applicable limits. However, if other insurance is available under a policy or contract relating to the maintenance, selling, repairing, servicing, storing, or parking of motor vehicles, then any insurance we provide will be excess over that other insurance. Any insurance we provide for a vehicle you do not own, including any vehicle while used as a temporary substitute for "your covered auto", shall be excess over any other collectible insurance unless it is a vehicle insured under a policy affording coverage to a named insured engaged in the "business" of selling or repairing motor vehicles. If this occurs and the accident arises out of the operation of such vehicle by you or a "family member" who is neither the person engaged in such "business" nor such person's employee or agent, we will provide primary insurance.
- E. The following provision is added:
FEDERAL EMPLOYEES USING AUTOS IN GOVERNMENT BUSINESS
If this policy is issued to a federal employee using an auto in government business, the following provision is added:



Amendment of Private Fleet Automobile Provisions – Connecticut

Page 4

The following are not “insureds” under Part A:

1. The United States of America or any of its agencies.
2. Any person with respect to “bodily injury” or “property damage” resulting from the operation of an auto by that person as an employee of the United States Government. This applies only if the provisions of Section 2679 of Title 28, United States Code as amended, require the Attorney General of the United States to defend that person in any civil action which may be brought for the “bodily injury” or “property damage”.

III. Coverage For Damage To Your Auto

A. The following is added to Paragraph A. of the **INSURING AGREEMENT**:

We will pay under Other Than Collision Coverage for the cost of repairing or replacing the damaged windshield on “your covered auto” without a deductible. We will pay only if the Declaration indicates that Other Than Collision Coverage applies.

B. The following is added to Paragraph C., “Non-owned auto” means:

3. Any vehicle you lease or rent for a period not greater than 90 days.

C. The **TRANSPORTATION EXPENSES** Provision is replaced by the following:

TRANSPORTATION EXPENSES AND TEMPORARY EMERGENCY LIVING

1. In addition, we will pay, without application of a deductible, up to a maximum of \$5,000 for reasonable additional expenses you incur for:
 - a. Transportation expenses;
 - b. Meals, lodging and phone expenses if you are more than 50 miles from your closest residence; and
 - c. Expenses for which you become legally responsible in the event of a loss to a “non-owned auto”.

We will pay for such expenses if the loss is caused by:

- (1) Other than “collision” only if Other Than Collision Coverage is provided for an auto on your Declarations.
 - (2) “Collision” only if Collision Coverage is provided for an auto on your Declarations.
2. Our payment will be limited to that period of time reasonably required to repair “your covered auto” or “non-owned auto”. In the event of a total loss, our payment will be limited to that period of time until we pay the loss.

D. The **Exclusions** Provision is amended as follows:

Exclusion 5. does not apply.

E. The following Exclusions are added:

14. The actual or perceived loss in market or resale value of an auto which results from a direct or accidental loss.
15. Loss to a “collector auto” caused by insects, birds or vermin, inherent defect, dampness, mildew, mold, rot or rust, temperature extremes or gradual deterioration.
16. Loss to a “collector auto” caused by any repairing, renovating or refinishing process unless the process results in a fire or explosion. We will only pay for the damage caused by the fire or explosion.

F. The **Limit Of Liability** Provision is replaced by the following:



Amendment of Private Fleet Automobile Provisions – Connecticut

Page 5

1. Our limit of liability for loss will be the lesser of the:
 - a. The Agreed Value stated in the Declarations or, for any auto without an Agreed Value stated in the Declarations, the actual cash value of the stolen or damaged property;
 - b. Amount necessary to repair or replace the property with other property of like kind and quality without application of depreciation; or
 - c. \$1,500 for loss to any “Non-owned auto” that is a trailer.

However, our payment will be reduced by any amount paid for a previous loss to the same vehicle if the prior damage has not been repaired.

2. Any applicable deductible shown in the Declarations will reduce our payment for loss. In the event of a Total Loss, no deductible will apply. An auto will be considered a Total Loss when:
 - a. The costs to repair or salvage damaged property, or the cost to both repair and salvage such property, is greater than or equal to the Agreed Value;
 - b. The entire auto is stolen, not recovered and we offer to settle the loss; or

G. The **Appraisal** Provision is replaced by the following:

1. If we and you do not agree on the amount of loss, either may demand an appraisal of the loss. Upon notice of a demand for appraisal, the opposing party may, prior to appraisal, demand mediation of the dispute. The demand must be in accordance with the Mediation provision found in part F of the policy. Mediation must be completed before a demand for appraisal can be made.
2. In the event of a demand for appraisal, each party will select an impartial appraiser. The appraisers will state separately the actual cash value and the amount of the loss. If they fail to agree, they will submit their differences to the umpire. The two appraisers will select an umpire. A decision agreed to by any two will be binding. Each party will:
 - a. Pay its chosen appraiser; and
 - b. Bear the expenses of the appraisal and the umpire equally.
3. We do not waive any of our rights under this policy by agreeing to an appraisal.

H. The following provisions are added:

WAIVER OF COLLISION DEDUCTIBLE

When there is a loss to "your covered auto" insured for Collision Coverage under this policy, we will pay the full Collision Coverage deductible if:

1. The loss involves an "uninsured motor vehicle", as the term is defined in the Uninsured Motorist Coverage endorsement; and
2. You are legally entitled to recover the full amount of the loss from the owner or operator of the "uninsured motor vehicle".
3. The loss was caused by a "collision" with another auto insured by us.

Subject to the above, if you are legally entitled to recover only a percentage of the loss, we will pay that percentage of your deductible. If the amount of the loss is less than your deductible, we will pay the percentage of the loss you are legally entitled to recover.

In no event will we pay more than the amount of the loss.



Amendment of Private Fleet Automobile Provisions – Connecticut

Page 6

The Arbitration Provision on the Uninsured/Underinsured Motorists Coverage endorsement apply to the Waiver of Collision Deductible Provision.

COVERAGE FOR ACCIDENTAL DEPLOYMENT OF AN AIRBAG

We will pay the full cost to repair or replace an airbag system that accidentally deploys and is not caused by a collision or other than collision loss. There is no deductible for this coverage.

AUTO LOAN/LEASE COVERAGE

If there is a total loss to "your covered auto", we will pay any unpaid amount due on the lease or loan for "your covered auto" less:

1. The amount paid under Part D – Coverage for Damage to Your Auto of the policy; and
2. Any:
 - a. Overdue lease/loan payments at the time of loss;
 - b. Financial penalties imposed under a lease for high mileage;
 - c. Security deposits not refunded by a lessor;
 - d. Cost for extended warranties, Credit, Life insurance, Health, Accident or Disability insurance purchased with the loan or lease; and
 - e. Carry-over balances from previous loans or leases.

AUTO LOCK COVERAGE

If the keys to "your covered auto" or "non-owned auto" are lost or stolen, and we are notified of the loss within 72 hours, we will pay up to \$1,500 for the following:

1. The cost to replace or duplicate keys; or
2. The labor costs to retrieve keys accidentally locked in the vehicle; or
3. The cost to re-key the locks when the vehicle is stolen and then recovered or the keys are lost or stolen.

There is no deductible for this coverage.

TOWING COVERAGE

If "your covered auto" is disabled as a result of a covered loss, we will pay the reasonable cost to tow "your covered auto" to a repair facility and for labor performed at the place of disablement.

SPARE PARTS

We will pay up to \$1,000 in total if spare parts you own as replacement parts for your "collector auto" are lost or damaged unless an exclusion applies. There is no deductible for this coverage.

IV. General Provisions

Part F is amended as follows:

- A. The Policy Period and Territory Provision is replaced by the following:**

POLICY PERIOD AND TERRITORY

1. This policy applies only to accidents and losses which occur:
 - a. During the policy period as shown in the Declarations; and
 - b. Anywhere in the world.



Amendment of Private Fleet Automobile Provisions – Connecticut

Page 7

2. If you borrow, lease or rent, a "non-owned auto" outside the United States, its territories or possessions, Puerto Rico, or Canada, the coverage provided by this policy will apply to the use or operation of that vehicle by you or any "family member" provided:
 - a. That the mandated insurance is purchased or provided for the vehicle being operated, as defined by the country or jurisdiction. . Our limit of liability will be only the part of a covered loss that exceeds the limit of liability of that policy.

In Mexico and other countries, liability coverage must be purchased from a locally licensed insurance company to meet the liability requirements of that country. Failure to comply with this requirement may leave you uninsured with regard to liability coverage under the local law and subject to fines and other penalties.

- b. The use, lease or rental, of the "non-owned auto" is for a period less than 90 days.

This coverage also applies to a temporarily relocated "covered auto" and "newly acquired vehicles."

- B. The **Our Right To Recover Payment** Provision is amended as follows:**

OUR RIGHT TO RECOVER PAYMENT

This provision does not apply to Medical Payments Coverage.

- C. The **Termination** Provision is replaced by the following:**

TERMINATION

Cancellation

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

1. The named insured shown in the Declarations 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 by registered or certified mail or United States Post Office certificate of mailing to the named insured shown in the Declarations at the address shown in this policy:
 - a. At least 15 days notice if cancellation is for nonpayment of the first premium, and this is not a renewal or continuation policy;
 - b. At least 10 days notice:
 - (1) If cancellation is for nonpayment of premium other than as described in **a.** above; or
 - (2) If cancellation is due to material misrepresentation and notice is mailed during the first 60 days this policy is in effect, and this is not a renewal or continuation policy; or
 - c. At least 45 days notice in all other cases.
3. After this policy is in effect for 60 days, or if this is a renewal or continuation policy, we will cancel only:
 - a. For nonpayment of premium; or
 - b. If your driver's license or that of:
 - (1) Any driver who lives with you; or



Amendment of Private Fleet Automobile Provisions – Connecticut

Page 8

- (2) Any driver who customarily uses "your covered auto"; has been revoked. This must have occurred:
 - (a) During the policy period; or
 - (b) Since the last anniversary of the original effective date if the policy period is other than 1 year.
 4. In the event that we determine that you have been charged an incorrect premium for coverage requested in your application for insurance, we will mail you notice of any additional premium due. If within 15 days of the notice of additional premium due (or longer time period as specified in the notice), you fail to either:
 - a. Pay the additional premium and maintain this policy in force under its original terms; or
 - b. Cancel this policy and demand a refund of any unearned premium;Then this policy shall be cancelled effective 15 days from the date of the notice or a longer time period specified in the notice.

Nonrenewal

If we decide not to renew or continue this policy, we will mail notice by registered or certified mail or United States Post Office certificate of mailing to the named insured shown in the Declarations at the address shown in this policy. Notice will be mailed at least 60 days before the end of the policy period. Subject to this notice requirement, if the policy is:

1. Less than 6 months, we will have the right not to renew or continue this policy every 6 months, beginning 6 months after its original effective date.
2. 6 months or longer, but less than one year, we will have the right not to renew or continue this policy at the end of the policy period.
3. 1 year or longer, we will have the right not to renew or continue this policy at each anniversary of its original effective date.

Automatic Termination

If we offer to renew or continue and you or your representative 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 shall mean that you have not accepted our offer.

We will mail or deliver any premium billing notice for renewal or continuation of this policy to the named insured shown in the Declarations at the address shown in this policy not less than 30 days in advance of the renewal date or anniversary date of this policy.

If you obtain other insurance on "your covered auto", any similar insurance provided by this policy will terminate as to that auto on the effective date of the other insurance.

Other Termination Provisions

1. We may deliver any notice instead of mailing it. Proof of mailing of any notice shall be sufficient proof of notice.
2. If this policy is cancelled, you may be entitled to a premium refund. If so, we will 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.



Amendment of Private Fleet Automobile Provisions – Connecticut

Page 9

3. The effective date of cancellation stated in the notice shall become the end of the policy period.
- D. The Transfer Of Your Interest In This Policy Provision is replaced by the following:
TRANSFER OF YOUR INTEREST IN THIS POLICY
 - A. Your rights and duties under this policy may not be assigned without our written consent. However, if a named insured shown in the Declarations dies, coverage will be provided for:
 1. The surviving:
 - a. Spouse; or
 - b. Party who has joined in a civil union with the "named insured" recognized under Connecticut law;
if resident in the same household at the time of death. Coverage applies to the spouse or party who has joined in a civil union with the "named insured" as if a named insured shown in the Declarations; and
 2. 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 covered auto".
 - B. Coverage will only be provided until the end of the policy period.
- E. The following provision is added:
MEDIATION

In any claim filed with us for:

 1. Loss resulting from "bodily injury" in an amount of \$10,000 or less;
 2. "Property damage"; or
 3. Loss to "your covered auto" or any "non-owned auto";

Either party may demand mediation of the claim, prior to taking legal action. The request must state:

 1. Why mediation is being requested; and
 2. The issues in dispute which are to be mediated.

Only one mediation may be requested for each claim, unless all parties agree to further mediation. A party demanding mediation shall not be entitled to demand or request mediation after a suit is filed relating to the same facts already mediated.

The parties must jointly appoint a mutually acceptable mediator. If the parties are unable to agree upon the appointment of a mediator within 7 days after a party has given notice of a demand to mediate the dispute, any party may apply to the JAMS Mediation Service, or such other organization or person agreed to by the parties in writing, for appointment of a mediator.

The mediator will notify the parties of the date, time and place of the mediation conference. This conference will be held within 45 days of the mediation request. If feasible, the conference may be held by telephone.

The mediation shall be conducted as an informal process and formal rules of evidence and procedure need not be observed. Participants must:

 1. Have authority to make a binding decision; and
 2. Mediate in good faith.



Amendment of Private Fleet Automobile Provisions – Connecticut

Page 10

If the mediator determines that both parties have mediated in good faith, the costs of the mediation shall be shared equally by both parties

This Provision does not apply to any person who is entitled to damages for "bodily injury" or "property damage" for which any "insured" becomes legally responsible because of an auto accident.

DRAFT