

**ENDORSEMENT AMENDING DEFINITIONS,
PART I - LIABILITY, PART II - UNINSURED MOTORISTS,
PART III - MEDICAL AND PART V - CONDITIONS
(Your E-Z Reader Car Policy)**

MO018
1st Edition

It is agreed that the definition of "you" and "your" in the Definitions section of Your E-Z Reader Car Policy, is amended to read as follows:

Throughout this policy, "you" and "your" mean the "named insured" shown in the Declarations or renewal notice and your spouse or registered domestic partner under applicable state law if a resident of the same household with you. Any domestic partner must be registered as required by state law prior to the date of a loss.

It is agreed that the definition of **Your insured car** in the Definitions section of Your E-Z Reader Car Policy, is amended to read as follows:

Your insured car means:

1. Any **private passenger car** or **utility car** described in the Declarations of this policy;
2. A **replacement vehicle**;
3. A **substitute vehicle**;
4. A **rental vehicle**;
5. An **additional vehicle**;
6. Any **utility trailer**:
 - a. That you own, or
 - b. If not owned by you, while attached to **your insured vehicle**.

It is further agreed that the following definitions for **Replacement vehicle**, **Substitute vehicle**, **Additional vehicle** and **Rental Vehicle** are added to the Definitions section of Your E-Z Reader Car Policy:

Replacement vehicle means a **private passenger car** or **utility car** that you acquire as a replacement of any vehicle described in the Declarations, either by purchase, or by a written lease of at least six continuous months. This definition applies only if you:

1. Acquire the vehicle during the policy period; and
2. Notify us within 30 days of its acquisition, or before the end of the policy period, whichever is less.

A **replacement vehicle** will have the same coverage as any vehicle it replaces.

Substitute vehicle means a **private passenger car** or **utility car**, not owned by you, but being temporarily used by you as a substitute for any vehicle described in the Declarations. This applies only while the vehicle described in the Declarations is withdrawn from normal use because of breakdown, repair, servicing, loss, or destruction.

Additional vehicle means a **private passenger car** or **utility car** of which you acquire possession either by purchase, or by a written lease of at least six continuous months. This definition applies only if you:

1. Acquire the vehicle during the policy period; and
2. Notify us within 30 days of its acquisition or before the end of the policy period, whichever is less.

Rental vehicle means any **private passenger car**, **utility car**, or **utility trailer** having a gross vehicle weight of 12,000 pounds (lbs.) or less rented by you on a daily or weekly basis not to exceed 30 consecutive days, provided that this car or trailer is not owned by, furnished or available for regular use by you or a **family member**.

Part 1 - LIABILITY, Coverage A - Bodily Injury, Coverage B - Property Damage, Limits of Liability, is deleted and replaced with the following:

The amounts shown in the Declarations for bodily injury and property damage, are the limits of liability which apply to the insurance provided by Part I, subject further to the following:

1. The **bodily injury** liability limit for each person is the maximum we will pay for all **damages** resulting from **bodily injury** sustained by any one person in any one **accident** or **occurrence**. Included in the limit, but not as a separate claim or claims, are all consequential **damages** sustained by other persons, such as loss of services, loss of support, loss of consortium, wrongful death, grief, sorrow and emotional distress.
2. The **bodily injury** liability limit for each **occurrence** is the maximum we will pay for all claims for two or more persons for all **damages** for **bodily injury** arising out of any one **accident** or **occurrence**, subject to the per person limit.
3. The **property damage** liability limit for each **accident** or **occurrence** is the maximum we will pay for all **damages** to all property arising out of any one **accident** or **occurrence**.
4. An insured person's **damages** paid or payable under this policy shall be reduced by any amount paid or payable under any workers' compensation law, disability benefit law, benefit of the United States, or any state or any political subdivision, or any similar medical or disability law.
5. If **you** or a **family member** have two or more automobile insurance policies with any member company of the Farmers Insurance Group of Companies that provide coverage for an **accident** or **occurrence**, the insurance coverage we provide through any or all of those policies for a non-owned vehicle involved in that **accident** or **occurrence** shall not exceed the highest limit of coverage you have on any one of those policies.
6. We will pay no more than the maximum limits, as shown in the Declarations of this policy, for any one vehicle or person insured by this policy for any one **accident** or **occurrence** involving **your insured car** as defined by this policy, regardless of the number of
 - a. vehicles or premiums shown in the Declarations;
 - b. vehicles insured;
 - c. insured persons;
 - d. claims or claimants;
 - e. policies; or
 - f. vehicles involved in the **occurrence**.

The limits of liability provided by this policy may not be stacked or combined with the liability limits provided by any other policy issued to **you** or a **family member** by any of the Farmers Insurance Group of Companies.

7. If the coverage limit on the Declarations or renewal notice is stated as a Combined Single Limit, then the limit of liability shown is our maximum limit of liability for all **bodily injury** and **property damage** resulting from any one **occurrence**. This is the most we will pay regardless of the number of:
 - a. vehicles or premiums shown in the Declarations;
 - b. vehicles insured;
 - c. insured persons;
 - d. claims or claimants;
 - e. policies; or
 - f. vehicles involved in the **accident** or **occurrence**.

We will apply the stated combined single limit to provide the minimum limits required by law for **bodily injury** and **property damage** liability. However, this Provision will not change our total limit of liability.

Part II - UNINSURED MOTORIST, Coverage C - Uninsured Motorist Coverage, Limits of Liability, item 5 and 6 are added and made a part of this policy:

5. We will pay no more than the maximum limits for any person or vehicle insured by this policy regardless of the number of:
- a. vehicles or premiums shown in the Declarations;
 - b. vehicles insured;
 - c. insured persons;
 - d. claims or claimants;
 - e. policies; or
 - f. vehicle involved in the **accident** or **occurrence**.

The limits provided by this policy may not be stacked or combined with the liability limits provided by any other policy issued to your or a family member by any of the Farmers Insurance Group of Companies.

6. The limits are not increased by insuring additional vehicles, even though a separate premium for each vehicle is shown on the Declarations page.

Part III - MEDICAL, Coverage E - Medical Expense Coverage, Limits of Liability, the following is added and made a part of this policy:

We will pay no more than the maximum limits of this coverage provided by this policy regardless of the number of:

- a. vehicles or premiums shown in the Declarations;
- b. vehicles insured;
- c. insured person(s);
- d. claims;
- e. claimants;
- f. policies; or
- g. vehicle involved in the **accident** or **occurrence** that triggers this coverage.

Part V - CONDITIONS, item 9 is added and made a part of this policy:

9. Special Provision

Even if separate premiums are shown for different vehicles, payment of any premium will apply to the entire policy, and thus payment of less than the minimum amount due will not be sufficient to keep the policy in force as to fewer than all vehicles shown in the Declarations.

This endorsement is part of your policy. It supersedes and controls anything to the contrary. It is otherwise subject to all other terms of the policy.

**THIS PAGE LEFT
INTENTIONALLY BLANK.**

Sample