POLLY INS AGENCY LLC
2300 SAINT GEORGE RD
WILLISTON, VT 05495
0000 0WT360

MADELEINE NTSAME NKOUME
1628 COLONIAL WAY
FREDERICK, MD 21702-3916

TRAVELERS

April 24, 2023

Your Policy

613847866 203 1
04/21/2023 to 04/21/2024

12:01 A.M. STANDARD TIME
At the address shown in Item 1 of your Policy Declarations

Log in to MyTravelers.com to manage your policy and billing details.

MADELEINE NTSAME NKOUME
1628 COLONIAL WAY
FREDERICK, MD 21702-3916

Welcome to Travelers!

As a Travelers insurance customer, you have more than 150 years of experience, financial stability and superior claim service behind you, so you can feel protected – especially when you need us most.

Review your policy documents

No one understands your needs better than you. So please take a moment to review and confirm your new insurance policy details, including:

- Your Declarations page, listing the coverage you purchased, your coverage limits and deductibles
- Six-month insurance ID cards for proof of insurance, your remaining six-month cards will arrive mid-term
- Insurance policy and endorsements
- Other important documents, including our privacy notice, billing options and more

Superior Service

At Travelers, we provide fast, efficient claim service and 24/7 claim reporting. We're proud to put our talent, expertise and resolution excellence to work for you.

On behalf of POLLY INS AGENCY LLC, thank you for choosing Travelers to help you protect what matters. It's Better Under the Umbrella®.

Sincerely,

Michael Klein
President, Travelers Personal Insurance

A faster, easier way to manage your account

Visit **MyTravelers.com** or open the camera on your smartphone and scan the QR code below to download our mobile app, where you can:

- Manage your policy and bills
- Submit and monitor a claim

Contact Information
Policy questions or changes: 1.877.872.8737
Roadside assistance: 1.800.252.4633
24-hour claim service: 1.800.252.4633

TRAVELERS **Maryland Automobile Insurance Identification Card**

This card must be carried in the vehicle at all times as evidence of insurance.

Year Make 2016 NISSA

Model ROGUE AWD

Vehicle identification number (VIN) 5N1AT2MV8GC742664

Policy number 613847866 203 1

Effective date 04/21/2023

Expiration date 10/21/2023

Insured
MADELEINE NTSAME NKOUME

Company: TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY
ONE TOWER SQUARE, HARTFORD, CT 06183

For policy questions and changes
POLLY INS AGENCY LLC
877.872.8737

To report a claim or get roadside assistance 24 hours x 365 days a year
Go to **Travelers.com** or Call
1.800.252.4633

Keep this card in the vehicle at all times. See Reverse Side.

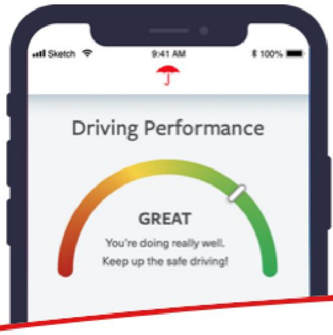
In case of an accident, once you are in a safe location:

- Contact us at **Travelers.com or** 1.800.252.4633 to report a claim or to answer your questions regarding filing a claim
- Take photos of the accident scene and all vehicles/property damage if you can do so safely
- Obtain the name and contact information for each driver, passenger, or witness and each vehicles' insurance details, license plate state and number
- Do not discuss who caused the accident with anyone other than the police or a Travelers representative

Before an accident happens, be prepared

- Keep a pencil and paper in your glove box to write down and share information.
- Get the Travelers Mobile app and learn more about our tools at www.travelers.com/app.

Rev. 11-2018



Welcome to Travelers IntelliDrive® via Mobile!

Three easy steps to get started

1 Download the app

Scan the QR code below to download our Travelers IntelliDrive® app using your smartphone's camera.

2 Register the app

Register the app by entering your phone number and complete the verification process by text message.

3 Enable permissions

When prompted, enable the IntelliDrive® app permissions to accurately capture your driving.

Important Program Information

- Each enrolled driver needs to follow the above steps and keep their app's permission settings enabled.
- Each enrolled driver must register at least 500 miles for their driving performance to be applied when their policy renews.

Here's what to expect

Over the next 90 days IntelliDrive® will run efficiently in the background of your phone to capture your driving performance.

The IntelliDrive® app automatically detects when you get into a vehicle and start a trip.

After each trip, you can look at the map of the route you took and check for risky driving events.

You have the flexibility to modify trips within the app if you were not driving.

Scan this QR code to download the app

Travelers IntelliDrive® via Mobile!

Here is some more information to help you get started in our program that rewards safe drivers.

Tips to improve your driving

Driving performance

Overall driving performance is made up of a combination of factors that have been shown to increase the risk of an accident.

Hard Braking

Avoid following too closely

Acceleration

Gradually accelerate to maneuver safely

Distraction

Keep your attention on the road

Speed

Lower your speed for more time to react

Time of Day

Avoid driving late at night or during peak traffic hours

What you should know

Driving performance information for everyone on the policy is available at MyTravelers.com, where you can also view, download or print temporary insurance cards, pay your bill, report a claim and much more.

If you are not satisfied with the IntelliDrive® via mobile program, you can opt out within 45 days from enrollment with no penalty other than a loss or adjustment to your enrollment discount. Call 888-505-1217 to do so.

For more information about IntelliDrive® visit www.travelers.com/intellidrive

When your policy renews

The performance of each driver is used when calculating the policy premium when your policy renews. Safe driving habits can lead to savings of up to 30%, while riskier driving habits can result in a higher premium.

This is not a policy document and does not change any provisions of your policy. If there is any conflict between your policy and this information, the provisions of your policy will apply. Terms of use are available at www.travelers.com/intellidrive/

Automobile Policy Declarations

1. Named Insured

MADELEINE NTSAME NKOUME
1628 COLONIAL WAY
FREDERICK, MD 21702-3916

Your Auto Policy Number 613847866 203 1
Your Account Number

Your Agency's Name and Address

POLLY INS AGENCY LLC
2300 SAINT GEORGE RD
WILLISTON, VT 05495

For Policy Service 1.877.872.8737
For Claim Service For questions on filing a claim or to file a claim go to **Travelers.com** or call 1.800.252.4633
For Roadside Assistance 1.800.252.4633

2. Premium

Your Total Premium for the Policy Period is $1,851.

The policy period is from April 21, 2023 to April 21, 2024 12:01 A.M. STANDARD TIME at your address shown in Item 1.

3. Your Vehicles

	Your Vehicles	Identification Numbers
1.	2016 NISSA ROGUE AWD	5N1AT2MV8GC742664

4. Coverages, Limits of Liability and Premiums

Insurance is provided only where a premium entry is shown for the coverage. The premium entry "Incl" or "Pkg" means the premium charge is included in the premium for another coverage or a package.

	VEHICLE 1 **16 NISSA ROGUE AWD**
A. Bodily Injury $30,000 each person $60,000 each accident	$438
B. Property Damage $25,000 each accident	$392
D1. Uninsured/Enhanced Underinsured Motorists Bodily Injury $30,000 each person $60,000 each accident	$132
D2. Uninsured/Enhanced Underinsured Motorists Property Damage $25,000 each accident $250 Deductible	$18
E. Collision Actual Cash Value less $1,000 deductible	$651

4. Coverages, Limits of Liability and Premiums (continued)

Insurance is provided only where a premium entry is shown for the coverage. The premium entry “Incl” or “Pkg” means the premium charge is included in the premium for another coverage or a package.

	VEHICLE 1 16 NISSA ROGUE AWD
F. Comprehensive Actual Cash Value less $1,000 deductible	$132
Q. Personal Injury Protection $2,500 each person each accident	$78
Roadside Assistance Coverage See Endorsement E1RCW02 (10-13) Up to 15 miles per disablement	$10
Subtotal for your vehicle(s):	$1,851

Total Premium for this Policy: $1,851

This is not a bill. You will be billed separately for this transaction.

5. Information Used to Rate Your Policy

There are many factors that determine the premium on your policy, some of which are displayed below. If you would like a policy review or if any of the information below is incorrect or has changed, please contact your agent.

Discounts

Safe Driver Discount
  5 Years Accident and Violation Free
Multi-Policy Discount
EFT Discount
Continuous Insurance Discount
IntelliDrive® Enrollment Discount
Digital Auto Discount

Your Total Savings Reflected in Your Total Premium: $861

Drivers	Date of Birth	Gender	Marital Status	Driver Type
1. MADELEINE	10-08-1998	Female	Single	Licensed
2. ELIJAH	02-06-1996	Male		Excluded
3. CASIMIR	12-07-1999	Male		Excluded
4. FIDELLIA	10-27-1997	Female		Excluded

5. Information Used to Rate Your Policy (continued)

Vehicles	Use of Vehicle	Mileage	Location of Vehicle
1. 16 NISSA ROGUE AWD	Pleasure	Not Verified	FREDERICK, MD

Vehicle History	Length of Vehicle Ownership*
1. 16 NISSA ROGUE AWD	Less than 1 Year

**When policy originated or vehicle added.*

6. Other Information

Your Insurer

TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY
ONE TOWER SQUARE, HARTFORD, CT 06183

Lienholder/Loss Payees Information

16 NISSA ROGUE AWD VIN # 5N1AT2MV8GC742664	EASTERNS AUTOMOTIVE GROUP 100 BAUGHMANS LN FREDERICK, MD 21702-4011 LOAN #
16 NISSA ROGUE AWD VIN # 5N1AT2MV8GC742664	EASTERNS AUTOMOTIVE GROUP 100 BAUGHMANS LN FREDERICK, MD 21702-4011 LOAN #

Named Driver Exclusion – See Endorsement E1DMD00 (10-13)

Excluded Driver(s): ELIJAH SAWAH
CASIMIR ZEKOUA
FIDELLIA AUBAME

Policy Coverage Sections and Endorsements That Form a Part of This Policy:

G01MD01 (08-22)	General Provisions Section
L01MD01 (08-15)	Liability Coverage Section
Q01MD02 (08-19)	Personal Injury Protection Coverage Section
U01MD03 (02-21)	Uninsured Motorists Coverage Section
P01MD01 (08-15)	Damage To Your Auto Coverage Section
S01CW01 (10-13)	Signature Page
E1DMD00 (10-13)	Named Driver Exclusion Endorsement
E1RCW02 (10-13)	Roadside Assistance Coverage
E2RMD02 (08-22)	Amendment of Policy Provisions - Maryland

Issued on 04/24/2023

Countersignature: ______________________________

6. Other Information (continued)

FOR YOUR INFORMATION

For information about how Travelers compensates independent agents and brokers, please visit www.Travelers.com or call our toll free telephone number 1-866-904-8348. You may also request a written copy from Marketing at One Tower Square, 2GSA, Hartford, Connecticut 06183.

It is important that the information we used to rate your policy is correct. It is your responsibility to make sure that the information on these Declarations is accurate and complete, including checking that you are receiving all the discounts for which you are eligible. To see a full list of discounts offered, including discounts for having multiple policies with us or being a good driver, go to www.travelers.com/discounts. Once at the website, type in your policy number 6138478662031 and product code QA2 to view the discounts available. If any of the information on the Declarations has changed, appears incorrect, or is missing, please advise your Travelers agent or representative immediately. Your Travelers agent or representative is also available to review the information on the Declarations with you.

Please contact your Travelers agent or representative if you have been deployed on active military duty within the last 5 years. This could impact your prior insurance history and may reduce your premium.

Your policy is currently enrolled in Travelers IntelliDrive® via mobile for the following driver(s):
Madeleine Ntsame Nkoume. If you aren't currently enrolled in our program with distracted driving, you can try again with distraction which might cost you less or more than what you pay now depending on the results. Contact your agent or Travelers representative for more information.

For more information on IntelliDrive®, please visit Travelers.com/IntelliDrive.

Information regarding your vehicles' ownership and damage history has impacted how we determined your premium.

If you plan to remove a vehicle from your insurance policy, or to cancel or not renew coverage, the registration plates must be returned to the Maryland Motor Vehicle Administration on or before the date the insurance policy expires or is cancelled. Failure to return the registration plates may result in an uninsured motorist penalty fine which is assessed at a rate of $150 for the first 30 days and is increased by $7 each day thereafter until the insurance is replaced or the registration plates are returned. The uninsured motorist penalty fine is assessed per vehicle.

We may not increase the premium on the policy due to a claim or payment made under your personal injury protection coverage.

Travelers will consider your claims history for purposes of determining whether to cancel or refuse to renew your policy.

We are notifying you that your policy is subject to a 45 day underwriting period beginning on the effective date of your coverage. If an additional risk factor is discovered your policy premium may be recalculated from the effective date of the policy, as long as you continue to meet our underwriting standards. We will send you written notification of the recalculated premium and the reason(s) for the recalculation. Your coverage may be cancelled during the underwriting period if you no longer meet our underwriting standards. If we decide to cancel the policy, we will send you a written Notice of Cancellation advising you of the reason(s) for the cancellation and the date on which your policy will be cancelled.

We wish to remind you that all aspects of a vehicle's use as a public or livery conveyance are excluded, including the provision of any transportation network services.

MARYLAND PERSONAL AUTO POLICY

YOUR PERSONAL AUTO POLICY QUICK REFERENCE

DECLARATIONS PAGE
- **Your Name and Address**
- **Your Auto or Trailer**
- **Policy Period**
- **Coverages and Amounts of Insurance**

UNINSURED MOTORISTS COVERAGE SECTION
Coverage D1 – Uninsured Motorists Bodily Injury
Coverage D2 – Uninsured Motorists Property Damage

DAMAGE TO YOUR AUTO COVERAGE SECTION
Coverage E – Collision
Coverage F – Comprehensive
Coverage G – Custom Equipment – Increased Limit

MARYLAND PERSONAL AUTO POLICY

Travelers Companies
Hartford, Connecticut
(Each a Stock Insurance Company)

GENERAL PROVISIONS SECTION

Unless otherwise stated, the provisions in this General Provisions Section apply to all Coverage Sections and endorsements of this policy.

AGREEMENT

In return for payment of the premium and subject to all the terms of this policy, we will provide the coverages you have selected. These are shown by premium entries in the Declarations. The Declarations is a part of this policy.

GENERAL DEFINITIONS

Throughout this policy:

A. "You" and "your" refer to:
   1. The "named insured" shown in the Declarations; and
   2. The spouse if a resident of the same household.
      The term spouse includes, if a resident of the same household:
      a. The civil partner of the "named insured", provided such civil union was obtained in a state where a civil union is legally recognized; or
      b. The "domestic partner" of the "named insured".

      If the spouse ceases to be a resident of the same household during the policy period or prior to the inception of this policy, the spouse will be considered "you" and "your" under this policy but only until the earlier of:
      a. The end of 90 days following the spouse's change of residency;
      b. The effective date of another policy listing the spouse as a named insured; or
      c. The end of the policy period.

B. "We", "us" and "our" refer to the member company of Travelers providing this insurance and shown as the insurer in Item 6 of the Declarations.

C. We consider a private passenger auto, sport utility vehicle, pickup or van to be owned by a person if leased:
   1. Under a written agreement to that person; and
   2. For a continuous period of at least 6 months.

D. "Minimum limits" refers to the minimum limits of liability as required by Maryland law, to be provided under a policy of automobile liability insurance.

Other words and phrases are defined. They are in quotation marks when used.

E. "Bodily injury" means bodily harm, sickness or disease, including death that results.

F. "Business" includes trade, profession or occupation.

G. "Domestic partner" means a person who is in a continuing spouse-like relationship with a named insured for the purpose of a domestic life. Both persons must be 18 years of age or older and may not be related to each other by blood. Neither may be married to another person, or be a "domestic partner" or partner by civil union of any other person.

H. "Newly acquired auto":
   1. "Newly acquired auto" means any of the following types of vehicles of which you become the owner during the policy period:
      a. A private passenger auto or sport utility vehicle; 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 and equipment; or

(b) For farming or ranching.

2. Coverage for a "newly acquired auto" is provided as described in 3.a. and 3.b. 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 that "newly acquired auto" will begin at the time you request the coverage and you will not have coverage for the elapsed period of time.
3. Coverage for a "newly acquired auto" depends on whether the vehicle is in addition to or replaces a vehicle shown in the Declarations.
   a. A "newly acquired auto" which is in addition to any vehicle shown in the Declarations will have the broadest coverage we provide for any vehicle shown in the Declarations. Coverage begins on the date you become the owner. However, for coverage to apply you must ask us to insure it within 30 days after you become the owner.
   b. If a "newly acquired auto" replaces a vehicle shown in the Declarations, it will have the same coverage as the vehicle it replaced without your having to ask us to insure it. However, you must ask us to insure a replacement vehicle within 30 days if:
      (1) You wish to add or continue any coverage provided in the Damage To Your Auto Coverage Section; or
      (2) It is a pickup or van used in any "business" other than farming or ranching.

I. "Occupying" means:
   1. In;
   2. Upon; or
   3. Getting in, on, out or off.

J. "Property damage" means physical injury to, destruction of or loss of use of tangible property. This definition does not apply under the Uninsured Motorists Coverage Section.

K. "Resident relative" means a person related to you by blood, marriage or adoption who is a resident of your household. This includes a ward or foster child. Your unmarried dependent children, wards, and foster children while temporarily away from home will be considered residents if they intend to resume residing in your household.

L. "Trailer" means a vehicle designed to be pulled by a:
   1. Private passenger auto or sport utility vehicle; or
   2. Pickup or van.

   It also means a farm wagon or farm implement while towed by a vehicle listed in 1. or 2. above.

M. "Your covered auto" means:
   1. Any vehicle shown in the Declarations.
   2. A "newly acquired auto".
   3. Any "trailer" you own.
   4. Any private passenger auto, sport utility vehicle, pickup, van or "trailer" you do not own while used as a temporary substitute for any other vehicle described in this definition which is out of normal use because of its:
      a. Breakdown;
      b. Repair;
      c. Servicing;
      d. Loss; or
      e. Destruction.

      This provision (M.4.) does not apply to the Damage To Your Auto Coverage Section.

DUTIES AFTER AN ACCIDENT OR LOSS

We have no duty to provide coverage under this policy if the failure to comply with the following duties is prejudicial to us:

A. We must be notified promptly of how, when and where the accident or loss happened. Notice should also include the names and addresses of any injured persons and of any witnesses.

B. A person seeking any coverage must:
   1. Cooperate with us in the investigation, settlement or defense of any claim or suit.
   2. Promptly send us copies of any notices or legal papers received in connection with the accident or loss.
   3. Submit, as often as we reasonably require:
      a. To physical exams by physicians we select. We will pay for these exams.
      b. To examination under oath and subscribe the same. We may require such exam under oath:
         (1) From other persons insured under this policy (including a "resident relative").
         (2) Be done separately and outside the presence of any witnesses or persons insured or seeking benefits under this policy.

4. Authorize us to obtain:
   a. Medical reports; and
   b. Other pertinent records.
5. Submit a proof of loss when required by us.

Additional Duties For Personal Injury Protection Coverage Section

A person seeking benefits under the Personal Injury Protection Coverage Section must also fully comply with the following additional duties:

A. An "insured", as defined under the Personal Injury Protection Coverage Section, or someone acting on his or her behalf must promptly, and within 12 months after the date of an accident, submit written proof of original claim for benefits to us. Such proof of claim shall include:
   1. Full details of the nature and extent of the injuries and treatment received and contemplated;
   2. Any other information which may assist us in determining the amount due and payable.
B. A person making a claim for income continuation shall authorize us to obtain details of all wages, salary payments or their equivalent:
   1. Paid to that person by any employer; or
   2. Earned by that person;

   since the time of the "bodily injury" or during the year immediately preceding the date of the accident.
C. Proof of claim shall be made upon forms furnished by us unless we fail to furnish such forms within 15 days after receiving notice of claim.
D. If a lapse occurs in the period of disability or medical treatment of an "insured" who has received personal injury protection benefits under this policy, and that "insured" later claims a recurrence of the "bodily injury" for which the original claim was made, that person or someone acting on his or her behalf must submit reasonable medical proof of such recurrence to us.

Additional Duties For Uninsured Motorists Coverage

If Coverage D1 – Uninsured Motorists Bodily Injury or Coverage D2 – Uninsured Motorists Property Damage is shown in the Declarations, a person seeking coverage must also promptly:

A. Notify the police if a hit-and-run driver is involved.
B. Send us copies of the legal papers if a suit is brought. We request that a copy of any legal papers served accompany the notice.
C. As to any settlement or tentative settlement:
   1. Promptly notify us in writing, by certified mail, of a tentative settlement between the "insured" and the insurer of the "uninsured motor vehicle";
   2. Allow us to send to the "insured", within 60 days after the receipt of the notification, a written refusal to consent to acceptance of the settlement offer; and
   3. Allow us to advance payment to that "insured", within 30 days after the written refusal to consent to acceptance of the settlement offer, in an amount equal to the tentative settlement to preserve our rights against the insurer, owner or operator of such "uninsured motor vehicle".
D. Take reasonable steps after loss to protect "your covered auto" and its equipment from further loss. We will pay reasonable expenses incurred to do this.
E. Permit us to inspect and appraise the damaged property before its repair or disposal.

Additional Duties For Collision And Comprehensive Coverages

If Coverage E – Collision or Coverage F – Comprehensive is shown in the Declarations, a person seeking coverage must also:

A. Take reasonable steps after loss to protect "your covered auto" or any "non-owned auto" and their equipment from further loss. We will pay reasonable expenses incurred to do this.
B. Promptly notify the police if "your covered auto" or any "non-owned auto" is stolen.
C. Permit us to inspect and appraise the damaged property before its repair or disposal.

GENERAL CONDITIONS

Bankruptcy

Bankruptcy or insolvency of the "insured" will not relieve us of any obligations under this policy.

Changes

A. This policy contains all the agreements between you and us. Its terms may not be changed or waived except by endorsement issued by us.
B. If there is a change to the information used to develop the policy premium, we may adjust your premium. Changes during the policy term that may result in a premium increase or decrease include, but are not limited to, changes in:
   1. The number, type or use of insured vehicles;
   2. Operators using insured vehicles;
   3. The place of principal garaging of insured

vehicles; or
4. Coverage, deductible or limits.

If a change resulting from A. or B. above requires a premium adjustment, we will make the premium adjustment in accordance with our manual rules.

C. If we make a change which broadens coverage under this edition of your policy without additional premium charge, that change will automatically apply to your policy as of the date we implement the change in your state. This paragraph (C.) does not apply to changes implemented with a general policy revision that includes both broadenings and restrictions in coverage, whether that general policy revision is implemented through introduction of:
   1. A subsequent edition of your policy or any of its Coverage Sections; or
   2. An amendatory endorsement.

Fraud

We do not provide coverage for any person under this policy who has made fraudulent statements or engaged in fraudulent conduct in connection with any accident or loss for which coverage is sought under this policy.

However, we will provide liability coverage to such "insured" for damages sustained by any person who has not made fraudulent statements or engaged in fraudulent conduct if such damages result from an accident which is otherwise covered under this policy.

Legal Action Against Us

A. No legal action may be brought against us until there has been full compliance with all the terms of this policy. In addition, under the Liability Coverage Section, no legal action may be brought against us until:
   1. We agree in writing that the "insured" has an obligation to pay; or
   2. The amount of that obligation has been finally determined by judgment after trial.
B. No person or organization has any right under this policy to bring us into any action to determine the liability of an "insured".

Our Right To Recover Payment

A. If we make a payment under this policy and the person to or for whom payment was made has a right to recover damages from another we are subrogated to that right. That person must do:
   1. Whatever is necessary to enable us to exercise our rights; and
   2. Nothing after loss to prejudice them.

   However, our rights in this Paragraph (A.) do not apply under the Damage To Your Auto Coverage Section, against any person using "your covered auto" with a reasonable belief that such person is entitled to do so.
B. If we make a payment under this policy and the person to or for whom payment is made recovers damages from another, that person must:
   1. Hold in trust for us the proceeds of the recovery; and
   2. Reimburse us to the extent of our payment.

Policy Period And Territory

A. This policy applies only to accidents and losses which occur:
   1. During the policy period shown in the Declarations; and
   2. Within the policy territory.
B. The policy territory is:
   1. The United States of America, its territories or possessions;
   2. Puerto Rico; or
   3. Canada.

   This policy also applies:
   1. To loss to, or accidents involving, "your covered auto" while being transported between their ports.
   2. For purposes of Coverage E – Collision, to accidents in Mexico, but only as set forth under the Damage To Your Auto Coverage Section of this policy.

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 spouse if resident in the same household at the time of death. Coverage applies to the spouse 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.

Two Or More Policies Issued To You

If this policy and any other auto insurance policy issued to you by us or any of our personal insurance affiliates apply to the same accident, the maximum limit of our liability under all the policies shall not exceed the highest applicable limit of liability under any one policy.

Termination

A. 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 notice of the date cancellation is to take effect.

   We may accept another form of notice from the named insured. If there is more than one person shown as named insured in the Declarations, any named insured may cancel this policy. The cancellation by one named insured will be binding on any other named insured.
2. We may cancel by mailing to the named insured shown in the Declarations at the last known address shown in this policy:
   a. At least 10 days notice by a first-class mail tracking method if cancellation is for nonpayment of premium; or
   b. At least 15 days notice by a first-class mail tracking method if we cancel this policy during the first 45 days this policy is in effect and this is not a renewal or continuation policy; or
   c. At least 45 days notice by a first-class mail tracking method in all other cases.
3. Once this policy is in effect for 45 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
      (2) Any driver who customarily uses "your covered auto";

      has been suspended or revoked for reasons related to that person's driving record.

      This must have occurred:
      (1) During the policy period; or
      (2) Since the last anniversary of the original effective date if the policy period is other than 1 year.

      However, in the event this policy insures more than one person as a:
      (1) Named insured;
      (2) Person living in the named insured's household; or
      (3) Driver who customarily uses "your covered auto";

      and at least one, but not all, of these persons has had their driver's license suspended or revoked, before cancelling this policy we will offer to continue the policy with a provision excluding coverage when the person or persons who have had their driver's license suspended or revoked are operating "your covered auto". If such offer is accepted, we will issue an endorsement to that effect; or
   c. For fraud, material misrepresentation or concealment:
      (1) By you with respect to a material fact relating to the issuance of this policy or any renewal or continuation; or
      (2) By you or any "resident relative" in making or settling a claim under this policy; or
   d. When there exists a:
      (1) Matter or issue related to the risk insured that constitutes a threat to public safety; or
      (2) Change in the condition of the risk insured that results in an increase in the hazard insured against.
4. Nonpayment of premium means the failure to pay any premium or premium installment or any other financial obligation when due.

B. Nonrenewal
We have the right to not renew or continue this policy at the end of the policy period shown in the Declarations. If we decide not to renew or continue this policy, we will mail notice by a first-class mail tracking method to the named insured shown in the Declarations at the address shown in this policy. Notice will be mailed at least 45 days before the end of the policy period.

C. Automatic Termination
1. If we offer to renew or continue your policy for another policy period 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 means that you have not accepted our offer.
2. 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.

D. Other Termination Provisions
1. If the law in effect in your state at the time this policy is issued or continued:
   a. Requires a longer notice period;
   b. Requires a special form of or procedure for giving notice; or
   c. Modifies any of the stated termination reasons;

   we will comply with those requirements.
2. We may deliver any notice instead of mailing it. Proof of mailing of any notice will be sufficient proof of notice.
3. 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.

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

LIABILITY COVERAGE SECTION
Coverage A – Bodily Injury
Coverage B – Property Damage

Insuring Agreement

A. We will pay damages for "bodily injury" or "property damage" for which any "insured" becomes legally responsible because of an auto accident. Damages include prejudgment interest awarded against the "insured".

We will settle or defend, as we consider appropriate, any claim or suit asking for these damages. In addition to our limit of liability, we will pay all defense costs we incur. Our duty to settle or defend ends when our limit of liability for these coverages has been exhausted by payment of judgments or settlements.

We have no duty to defend any suit or settle any claim for "bodily injury" or "property damage" not covered under this policy.

B. "Insured" as used in this Coverage Section means:
   1. You or any "resident relative" for the ownership, maintenance or use of any auto or "trailer".
   2. Any person using "your covered auto".
   3. For "your covered auto", any person or organization but only with respect to legal responsibility for acts or omissions of a person for whom coverage is afforded under this Coverage Section.
   4. For any auto or "trailer", other than "your covered auto", any other person or organization but only with respect to legal responsibility for acts or omissions of you or any "resident relative" for whom coverage is afforded under this Coverage Section. This provision (4.) applies only if the person or organization does not own or hire the auto or "trailer".

   "Insured" does not include:
   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".

Supplementary Payments

In addition to our limit of liability, we will pay on behalf of an "insured":
1. Up to $250 for the cost of bail bonds required because of an accident, including related traffic law violations. The accident must result in "bodily injury" or "property damage" covered under this policy.
2. Premiums on appeal bonds and bonds to release attachments in any suit we defend.
3. Interest accruing after a judgment is entered in any suit we defend. Our duty to pay interest ends when we offer to pay that part of the judgment which does not exceed our limit of liability for these coverages.
4. Up to $250 a day for loss of earnings, but not other income, because of attendance at hearings or trials at our request.
5. Other reasonable expenses incurred at our request.

Exclusions

A. We do not provide Liability Coverage for any "insured":
   1. Who intentionally causes "bodily injury" or "property damage".
   2. For "property damage" to property owned or being transported by that "insured".
   3. For "property damage" to property:
      a. Rented to;
      b. Used by; or
      c. In the care of;

      that "insured".

      This Exclusion (A.3.) does not apply to "property damage" to a residence or private garage.
   4. For "bodily injury" to an employee of that "insured" during the course of employment. This Exclusion (A.4.) does not apply to "bodily injury" to a domestic employee unless workers' compensation benefits are required or available for that domestic employee.
   5. For that "insured's" liability arising out of the ownership or operation of a vehicle while it is being used, or during the period of time it is available for hire, as a public or livery conveyance. This Exclusion (A.5.) applies whether or not there is:
      a. A passenger "occupying" the vehicle; or
      b. Property being transported for a fee in or upon the vehicle.

This Exclusion (A.5.) does not apply to a vehicle used for a:

a. Share-the-expense car pool;
b. Charitable purpose;
c. Volunteer purpose: or
d. Liability arising out of the activities of a registered family day care provider.

6. While employed or otherwise engaged in the "business" of:
   a. Selling;
   b. Repairing;
   c. Servicing;
   d. Storing; or
   e. Parking;

   vehicles designed for use mainly on public highways. This includes road testing and delivery. This Exclusion (A.6.) does not apply to the ownership, maintenance or use of "your covered auto" by:
   a. You;
   b. Any "resident relative";
   c. Any partner, agent or employee of you or any "resident relative"; or
   d. Any other person with respect to coverage up to the minimum limits.
7. Maintaining or using any vehicle while that "insured" is employed or otherwise engaged in any "business" (other than farming or ranching) not described in Exclusion A.6.

   This Exclusion (A.7.) does not apply to the maintenance or use of a:
   a. Private passenger auto or sport utility vehicle;
   b. Pickup or van with a Gross Vehicle Weight Rating of 10,000 lbs. or less; or
   c. "Trailer" used with a vehicle described in a. or b. above.
8. Using a vehicle without a reasonable belief that such "insured" is entitled to do so. This Exclusion (A.8.) does not apply to a "resident relative" using "your covered auto" which is owned by you.
9. For "bodily injury" or "property damage" for which that "insured":
   a. Is an insured under a nuclear energy liability policy; or
   b. Would be an insured under a nuclear energy liability policy but for its termination upon exhaustion of its limit of liability.

   A nuclear energy liability policy is a policy issued by any of the following or their successors:
   a. Nuclear Energy Liability Insurance Association;
   b. Mutual Atomic Energy Liability Underwriters; or
   c. Nuclear Insurance Association of Canada.
10. For "bodily injury" arising out of that "insured's" activities as a registered family day care provider to the extent that the limits of liability for this coverage exceed the minimum limits.

B. We do not provide Liability Coverage for the ownership, maintenance or use of:
   1. Any vehicle which:
      a. Has fewer than four wheels; or
      b. Is designed mainly for use off public roads.

      This Exclusion (B.1.) does not apply:
      a. While such vehicle is being used by an "insured" in a medical emergency;
      b. To any "trailer"; or
      c. To any non-owned golf cart.
   2. Any vehicle, other than "your covered auto", which is:
      a. Owned by you; or
      b. Furnished or available for your regular use.
   3. Any vehicle, other than "your covered auto", which is:
      a. Owned by any "resident relative"; or
      b. Furnished or available for the regular use of any "resident relative".

      However, this Exclusion (B.3.) does not apply to you while you are maintaining or "occupying" any vehicle which is:
      a. Owned by a "resident relative"; or
      b. Furnished or available for the regular use of a "resident relative".
   4. Any vehicle while participating or competing in, or practicing or preparing for, any prearranged or organized:
      a. Racing contest, meet or rally, whether against another vehicle or against time;
      b. Demolition contest;
      c. Stunting activity; or
      d. High performance driving or racing instruction course or school.

      This Exclusion (B.4.) applies only while the vehicle is at a location, whether temporary or permanent, established for any of the activities listed above. This Exclusion (B.4.) does not apply to "your covered auto" with respect to coverage up to the minimum limits.
   5. "Your covered auto" during a period it is rented or leased to others. However, this Exclusion (B.5.) does not apply to the operation of "your covered auto" by you or a "resident relative".

C. If it is determined that an exclusion set forth in this policy is not authorized under the laws of the State of Maryland, that exclusion will be deemed to be amended so as to apply only to coverage in excess of the statutorily required minimum limits of liability.

Limit Of Liability

A. Split Limits
   If the Declarations shows separate limits of liability for Coverage A and Coverage B:
   The limit of liability shown in the Declarations for each person for Coverage A is our maximum limit of liability for all damages, including damages for care, loss of services or death, 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 Coverage A 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 Coverage B is our maximum limit of liability for all "property damage" resulting from any one auto accident.
   These limits are 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.
B. Single Limit
   1. If the Declarations shows a single limit of liability for Coverage A and Coverage B combined:
      The limit of liability shown is our maximum limit of liability for all damages arising out of "bodily injury" and "property damage" resulting from any one auto accident.
      This is the most we will pay regardless of the number of:
      a. "Insureds";
      b. Claims made;
      c. Vehicles or premiums shown in the Declarations; or
      d. Vehicles involved in the auto accident.
   2. We will apply the limit of liability to provide any separate minimum limits required by law for bodily injury and property damage liability. However, this provision will not change our total limit of liability.
C. No one will be entitled to receive duplicate payments for the same elements of loss under this Coverage Section and:
   1. Any other Coverage Section or part of this policy; or
   2. Any other personal auto policy issued to you by us or any of our affiliates.

Out Of State Coverage

If an auto accident to which this policy applies occurs in the District of Columbia or in any state or province other than the one in which "your covered auto" is principally garaged, we will interpret your policy for that accident as follows:

A. If the state or province has:
   1. A financial responsibility or similar law specifying limits of liability for "bodily injury" or "property damage" higher than the limit shown in the Declarations, this policy will provide the higher specified limit.
   2. A compulsory insurance or similar law requiring a nonresident to maintain insurance whenever the nonresident uses a vehicle in that state or province, this policy will provide at least the required minimum amounts and types of coverage.
B. No one will be entitled to duplicate payments for the same elements of loss.

Financial Responsibility

When this policy is certified as future proof of financial responsibility, this policy will comply with the law to the extent required.

Other Insurance

A. 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.
B. Any insurance we provide for a vehicle you do not own, including any vehicle while used as a temporary substitute for "your covered auto", will be excess over any other collectible insurance.
   However, we will provide primary insurance for a vehicle you do not own if:
   1. The vehicle is:
      a. Loaned by an auto repair facility or a dealer to you or any "resident relative"; or
      b. Rented temporarily by you or any "resident relative";
      for use as a temporary substitute while "your covered auto" is out of normal use because of its:
      a. Breakdown;
      b. Repair;
      c. Servicing;
      d. Loss; or
      e. Destruction; and
   2. The agreement for the use of the loaned or rented vehicle contains a provision on the face of the agreement, in at least 10 point bold type, which states that the coverage on the vehicle being serviced or repaired is primary for the loaned or rented vehicle and the coverage maintained by the owner of the loaned or rented vehicle is secondary.

PERSONAL INJURY PROTECTION COVERAGE SECTION
Coverage Q – Personal Injury Protection
Coverage Q1 – Personal Injury Protection (Exclusion of Benefits)

INSURING AGREEMENT

A. We will pay personal injury protection benefits to or for an "insured" who sustains "bodily injury". The "bodily injury" must be caused by an accident involving a "motor vehicle".

B. Subject to the limit shown in the Declarations and the LIMIT OF LIABILITY provision, personal injury protection benefits consist of the following:

   1. Medical Expenses
      Payment for all reasonable expenses incurred within 3 years from the date of the accident for necessary:
      a. Medical, surgical, x-ray and dental services, including prosthetic devices;
      b. Ambulance, hospital and professional nursing services; and
      c. Funeral, burial or cremation services.

      We have the right to review expenses incurred to determine if they are reasonable and necessary. We may use any or all of the following sources to decide if any medical expense is reasonable, necessary and caused by an accident. These sources may include:
      a. Our review of medical records and test results, or review by persons or services chosen by us;
      b. Published or public sources of medical expense information;
      c. Computer programs for analysis of medical treatment and expenses; and
      d. Exams by physicians we select.

   2. Income Continuation
      Payment for 85% of loss of gross "income" incurred during the lifetime of the "insured" and within 3 years from the date of the accident. We will pay income continuation only if, at the time of the accident, the "insured" was in an occupational status where he was earning or producing "income".
      Income continuation benefits will not be provided upon the earlier of:
      a. The "insured" no longer being disabled; or
      b. The death of the "insured".

   3. Essential Services
      Payment for necessary and reasonable expenses incurred, within 3 years from the date of the accident, in obtaining essential services ordinarily performed by the "insured" for care and maintenance of his family or household. We will pay essential services only if, at the time of the accident, the "insured" was not in an occupational status where he was earning or producing "income". Essential services do not include expenses for services obtained from any "resident relative".
      Essential services benefits will not be provided upon the earlier of:
      a. The "insured" no longer being disabled; or
      b. The death of the "insured".

C. As used in this Coverage Section:

   1. "Income" means wages, salary, tips, commissions, professional fees and other earnings from work, employment, businesses or farms owned individually or jointly or in partnership with others. To the extent that any such earnings are paid or payable in property or services other than cash, "income" includes the reasonable value of such property or services.
   2. "Insured" means:
      a. You or any "resident relative" who sustains "bodily injury" in any "motor vehicle" accident.
      b. Any other person who sustains "bodily injury" while:
         (1) "Occupying" "your covered auto" as a guest or passenger;
         (2) Using "your covered auto" with your express or implied consent; or
         (3) A "pedestrian" struck by "your covered auto".
   3. "Motor vehicle" means an automobile and any other vehicle, including a trailer, operated or designed for operation upon a public road by any power other than animal or muscular power.
   4. "Occupying" means in or upon or entering into or alighting from.
   5. "Pedestrian" means any person not "occupying" a "motor vehicle". This includes any person:
      a. In, on or alighting from any vehicle operated by animal or muscular power; or
      b. On or alighting from an animal.
   6. "Resident relative" means a person related to you by blood, marriage or adoption who is a resident of your household. Your unmarried dependent children while temporarily away from home will be considered residents if they intend to resume residing in your

household.

7. "Your covered auto" means a "motor vehicle" owned by you to which the bodily injury liability coverage of this policy applies and for which a specific premium is charged.

EXCLUSIONS

We will not provide coverage under this Coverage Section for "bodily injury" sustained by any "insured":

A. Who intentionally causes the "motor vehicle" accident.

B. While operating or voluntarily riding in a "motor vehicle" known by that "insured" to be stolen.

C. While in the commission of a felony or fleeing or attempting to elude a police officer.

D. Arising out of the ownership, maintenance, or use of a motorcycle, moped or motor scooter by that "insured".

E. Who is you or a "resident relative" while "occupying" any "motor vehicle" which is owned by that "insured" and for which personal injury protection benefits required by the Maryland Insurance Code are not provided.

F. If that "insured" is not a legal resident of Maryland and is injured, while a "pedestrian", in an accident occurring outside of Maryland.

G. While "occupying" "your covered auto" when it is being used, or during the period of time it is available for hire, as a public or livery conveyance. This Exclusion (G.) applies whether or not there is:
   a. A passenger "occupying" the vehicle; or
   b. Property being transported for a fee in or upon the vehicle.

   This Exclusion (G.) does not apply to a vehicle used for a:
   a. Share-the-expense car pool;
   b. Charitable purpose; or
   c. Volunteer purpose.

H. Who is a named insured on a policy, other than this policy, and has waived personal injury protection benefits in accordance with the Maryland Insurance Code.

I. Who is a:
   1. Family member age 16 or older; or
   2. Person listed as a permissive user of an insured motor vehicle;

   on a policy, other than this policy, and the named insured under that policy has waived personal injury protection benefits in accordance with the Maryland Insurance Code.

   However, this Exclusion (I.) does not apply to a person who is a:
      1. Named insured;
      2. Family member age 16 or older; or
      3. Person listed as a permissive user;

   under a policy, issued in Maryland, for which personal injury protection benefits have not been waived, provided that person is not a named insured under any other policy for which they have waived such benefits.

J. Due to:
   1. War, whether or not declared;
   2. Civil war;
   3. Insurrection;
   4. Rebellion or revolution; or
   5. Any act or condition incident to any of the foregoing.

K. Resulting from:
   1. Radioactive;
   2. Toxic;
   3. Explosive; or
   4. Other hazardous properties;

   of nuclear material.

L. While "occupying" or, while a "pedestrian" struck by, a "motor vehicle" other than "your covered auto", for which personal injury protection benefits required by the Maryland Insurance Code are provided. However, this Exclusion (L.) does not apply:
   1. While an "insured" is "occupying" a "motor vehicle" other than "your covered auto" that is:
      a. Loaned by an auto repair facility or dealer to you or any "resident relative"; or
      b. Rented temporarily by you or any "resident relative";

      for use as a temporarily substitute while "your covered auto" is out of normal use because of its:
      a. Breakdown;
      b. Repair;
      c. Servicing;
      d. Loss; or
      e. Destruction; and
   2. The agreement for the use of the loaned or rented "motor vehicle" contains a provision on the face of the agreement, in at least 10 point bold type, which states that the coverage on the vehicle being serviced or repaired is primary for the loaned or rented "motor vehicle".

EXCLUSION OF BENEFITS

If the Declarations indicates that Coverage Q1 – Personal Injury Protection (Exclusion of Benefits) applies, we will not provide coverage under this Coverage Section for "bodily injury" sustained by:

A. You;

B. Any "resident relative" age 16 or older; or

C. Any other person listed in the policy as a permissive user of "your covered auto".

LIMIT OF LIABILITY

A. For Coverage Q – Personal Injury Protection, or Coverage Q1 – Personal Injury Protection (Exclusion of Benefits), the most we will pay each "insured" injured in any one "motor vehicle" accident for:
   1. Medical expense benefits;
   2. Income continuation; and
   3. Essential services;

   combined is $2500.00, regardless of the number of:
   1. "Insureds";
   2. Policies or bonds applicable;
   3. Claims made; or
   4. "Your covered autos".
B. Any amount payable under this Coverage Section shall be reduced by any amounts paid under any workers' compensation law. This provision applies only with respect to those amounts for which the insurer or self-insurer of workers' compensation benefits has not been reimbursed for amounts paid under the workers' compensation law.
C. No one will be entitled to receive duplicate payments for the same elements of loss under this Coverage Section and:
   1. Any other Coverage Section or part of this policy; or;
   2. Any other personal auto policy issued to you by us or any of our affiliates.

OTHER INSURANCE

A. With respect to you or any "resident relative" who sustains "bodily injury" while "occupying", or while a "pedestrian" struck by, a "motor vehicle" for which coverage required by the Maryland Insurance Code is not provided:
   1. If there is no other available personal injury protection coverage, any amount payable under this endorsement shall be reduced by any collectible medical or disability benefits coverage applicable to such "motor vehicle".
   2. If there is other available personal injury protection coverage:
      a. Any recovery for personal injury protection benefits under this and all other policies combined shall not exceed the highest applicable limit of liability under any one policy. We will pay only our share. Our share is the proportion that our limit of liability bears to the sum of all applicable limits of liability.
      b. Any amount payable under this or any other policy shall be reduced by any collectible medical or disability benefits coverage applicable to such "motor vehicle".

         This Provision (A.2.b.) does not apply to amounts paid or payable under:
         (1) Any uninsured motorists coverage; or
         (2) The Maryland Unsatisfied Claim and Judgment Fund.
B. We will provide primary insurance for a vehicle you do not own if:
   1. The vehicle is:
      a. Loaned by an auto repair facility or a dealer to you or any "resident relative"; or
      b. Rented temporarily by you or any "resident relative";

      for use as a temporary substitute while "your covered auto" is out of normal use because of its:
      a. Breakdown;
      b. Repair;
      c. Servicing;
      d. Loss; or
      e. Destruction; and
   2. The agreement for the use of the loaned or rented vehicle contains a provision on the face of the agreement, in at least 10 point bold type, which states that the coverage on the vehicle being serviced or repaired is primary for the loaned or rented vehicle and the coverage maintained by the owner of the loaned or rented vehicle is secondary.
C. Any Medical Payments Coverage afforded under this policy shall be excess over any medical expense benefits paid or payable under this or any other policy.

PROMPT PAYMENT OF CLAIMS

Payment of benefits under this Coverage Section shall be made promptly and within 30 days after satisfactory proof of claim has been submitted to us.

GENERAL PROVISIONS SECTION

The General Provisions Section of this policy is amended as follows:

A. Paragraph A. of the **Our Right To Recover Payment** provision does not apply to this Coverage Section.
B. Paragraph B. of the **Policy Period And Territory** provision is replaced by the following:

   Policy Period And Territory

   B. The policy territory is:
      1. The United States of America, its territories or possessions; or
      2. Canada.

UNINSURED MOTORISTS COVERAGE SECTION
Coverage D1 – Uninsured Motorists Bodily Injury
Coverage D2 – Uninsured Motorists Property Damage

Insuring Agreement

We will pay compensatory damages which an "insured" is legally entitled to recover from the owner or operator of an "uninsured motor vehicle" because of:

A. "Bodily injury" sustained by an "insured" and caused by an accident; and

B. "Property damage" caused by an accident.".

The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the "uninsured motor vehicle".

With respect to coverage under Paragraph 3. of the definition of "uninsured motor vehicle", we will pay under this coverage only if either of the following apply:

A. The limits of liability under any liability bonds or policies applicable to the "uninsured motor vehicle" have been exhausted by payment of judgments or settlements; or

B. A tentative settlement has been made between an "insured" and the insurer of an "uninsured motor vehicle" and we:
   1. Have been given prompt written notice of such tentative settlement by certified mail;
   2. Have sent to the "insured" a written refusal to consent to acceptance of the settlement offer within 60 days after receipt of the notification; and
   3. Advance payment to the "insured" in an amount equal to the tentative settlement offer within 30 days after the written refusal to consent to acceptance of the settlement offer.

No judgment for damages arising out of a suit brought against the owner or operator of an "uninsured motor vehicle" is binding on us unless we:

A. Received reasonable notice of the pendency of the suit resulting in the judgment; and

B. Had a reasonable opportunity to protect our interests in the suit.

As used in this Coverage Section:

A. "Insured" means:
   1. You or any "resident relative".
   2. Any other person "occupying" "your covered auto".
   3. Any person for damages that person is entitled to recover because of "bodily injury" to which this coverage applies sustained by a person described in 1. or 2. above.

B. "Property damage" means injury to or destruction of:
   1. "Your covered auto", including loss of use.
   2. Any property owned by a person listed in 1. or 2. of the definition of "insured" under this Coverage Section while contained in "your covered auto".

C. "Uninsured motor vehicle" means a land motor vehicle or trailer of any type:
   1. To which there is neither:
      a. Cash or securities; nor
      b. A liability bond or policy;

      applicable at the time of the accident.
   2. To which a liability bond or policy applies at the time of the accident, but its limit for liability must be less than the minimum limit for liability specified by the financial responsibility law of Maryland.
   3. Which, the sum of the limits of liability under all liability bonds or policies applicable at the time of the accident is equal to or greater than the minimum limit specified by the financial responsibility law of Maryland, but the sum of the limits of liability is either:
      a. Less than the limit of liability for this coverage; or
      b. Reduced by payment to other persons injured in the accident to an amount less than the limit of liability for this coverage.
   4. Which is a vehicle whose operator or owner cannot be identified and which hits or causes an accident without hitting resulting in "bodily injury" or "property damage" to:
      a. You or any "resident relative";
      b. A vehicle which you or any "resident relative" are "occupying"; or
      c. "Your covered auto".
   5. To which a liability bond or policy applies at the time of the accident but the bonding or insuring company:
      a. Denies coverage; or
      b. Is or becomes insolvent.

   However, "uninsured motor vehicle" does not include any vehicle or equipment:
   1. Owned by or furnished or available for the regular use of you or any "resident relative".
   2. Operated on rails or crawler treads.
   3. Designed mainly for use off public roads while not on public roads.

4. While located for use as a residence or premises.

Exclusions

A. We do not provide coverage under this Coverage Section for "bodily injury" sustained:
   1. By an "insured" while "occupying", or when struck by, any motor vehicle owned by that "insured" which is not insured for this coverage under this policy. This includes a trailer of any type used with that vehicle.
   2. By any "resident relative" while "occupying", or when struck by, any motor vehicle you own which is insured for this coverage on a primary basis under any other policy.
   3. By any "insured" while "occupying" "your covered auto" when it is being used, or during the period of time it is available for hire, as a public or livery conveyance. This Exclusion (A.3) applies whether or not there is:
      a. A passenger "occupying" the vehicle; or
      b. Property being transported for a fee in or upon the vehicle.

      This Exclusion (A.3.) does not apply to a vehicle used for a:
      a. Share-the-expense car pool;
      b. Charitable purpose; or
      c. Volunteer purposes.

B. We do not provide coverage under this Coverage Section for "property damage" sustained:
   1. For the first $250 of the amount of "property damage" to the property of each "insured" as the result of any one accident.
   2. If the property is contained in or struck by a motor vehicle, other than "your covered auto", that is owned by that "insured".

C. This coverage will not apply directly or indirectly to benefit any insurer or self-insurer:
   1. Under any of the following or similar law:
      a. Workers' compensation law; or
      b. Disability benefits law; or
   2. Of property.

D. We do not provide coverage under this Coverage Section for punitive or exemplary damages.

Limit Of Liability

A. Split Limits

   If the Declarations shows separate limits of liability for Coverage D1 – Uninsured Motorists Bodily Injury and Coverage D2 – Uninsured Motorists Property Damage:

   The limit of liability shown in the Declarations for each person for Coverage D1 – Uninsured Motorists Bodily Injury is our maximum limit of liability for all damages, including damages for care, loss of services or death, 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 Coverage D1 – Uninsured Motorists Bodily Injury is our maximum limit of liability for all damages for "bodily injury" resulting from any one auto accident.

   The limit shown in the Declarations for each accident for Coverage D2 – Uninsured Motorists Property Damage is our maximum limit of liability for all "property damage" resulting from any one accident with an "uninsured motor vehicle".

   These limits are 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.

B. Single Limit

   If the Declarations shows a single limit of liability for Coverage D1 – Uninsured Motorists Bodily Injury and Coverage D2 – Uninsured Motorists Property Damage combined:

   The limit of liability shown in the Declarations for Coverage D1 – Uninsured Motorists Bodily Injury and Coverage D2 – Uninsured Motorists Property Damage is our maximum limit of liability for all damages arising out of "bodily injury" and "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.

C. No one will be entitled to receive duplicate payments for the same elements of loss under this Coverage Section and:
   1. The Liability Coverage Section or Medical Payments Coverage Section of this policy; or
   2. Any other personal auto policy issued to you by us or any of our affiliates.

D. We will not pay for any damages for which payment has been made by or on behalf of persons or organizations who may be legally responsible.

E. With respect to coverage under Paragraph 3. of the definition of "uninsured motor vehicle", our limit of liability shall be reduced by all sums paid because of the "bodily injury" or "property damage" by or on behalf of persons or organizations who may be legally responsible. This includes all sums paid under the Liability Coverage Section of the policy.

F. We will not pay for any element of loss if a person has received payment for the same element of loss under any of the following or similar law:
   1. Workers' compensation law. This provision applies only with respect to those amounts for which the insurer or self-insurer of workers' compensation benefits has not been reimbursed for amounts paid under the workers' compensation law or similar law; or
   2. Disability benefits law.

G. No payment will be made for loss paid or payable to the "insured" under the Damage To Your Auto Coverage Section of this policy.

Arbitration

A. If we and an "insured" do not agree:
   1. Whether that "insured" is legally entitled to recover damages; or
   2. As to the amount of damages which are recoverable by that "insured";

   from the owner or operator of an "uninsured motor vehicle", then the matter may be arbitrated. However, disputes concerning coverage under this Coverage Section may not be arbitrated.

   Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction.

B. Each party will:
   1. Pay the expenses it incurs; and
   2. Bear the expenses of the third arbitrator equally.

C. Unless both parties agree otherwise, arbitration will take place in the county in which the "insured" lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by at least two of the arbitrators will be binding as to:
   1. Whether the "insured" is legally entitled to recover damages; and
   2. The amount of damages. This applies only if the amount does not exceed the minimum limit for liability specified by the financial responsibility law of the state in which "your covered auto" is principally garaged. If the amount exceeds that limit, either party may demand the right to a trial. This demand must be made within 60 days of the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators will be binding.

Other Insurance

If there is other applicable insurance available under one or more policies or provisions of coverage that is similar to the insurance provided under this Coverage Section of the policy:

A. Any recovery for damages under all such policies or provisions of coverage may equal but not exceed the highest applicable limit of liability for any one vehicle under any insurance providing coverage on either a primary or excess basis.

B. The maximum limit of our liability under all the policies shall not exceed the highest applicable limit of liability under any one policy.

C. Any insurance we provide with respect to a vehicle you do not own, including any vehicle while used as a temporary substitute for "your covered auto", will be excess over any collectible insurance providing such coverage on a primary basis.

   However we will provide primary insurance for a vehicle you do not own if:
   1. The vehicle is:
      a. Loaned by an auto repair facility or a dealer to you or any "resident relative"; or
      b. Rented temporarily by you or any "resident relative";

      for use as a temporary substitute while "your covered auto" is out of normal use because of its:
      a. Breakdown;
      b. Repair;
      c. Servicing;
      d. Loss; or
      e. Destruction; and
   2. The agreement for the use of the loaned or rented vehicle contains a provision on the face of the agreement, in at least 10 point bold type, which states that the coverage on the vehicle being serviced or repaired is primary for the loaned or rented vehicle and the coverage maintained by the owner of the loaned or rented vehicle is secondary.

D. If the coverage under this policy is provided:
   1. On a primary basis, we will pay only our share of the loss that must be paid under insurance providing coverage on a primary basis. Our share is the proportion that our limit of liability bears to the total of all applicable limits of liability for coverage provided on a primary basis.
   2. On an excess basis, we will pay only our share of the loss that must be paid under in surance providing coverage on an excess basis. Our share is the proportion that our limit

of liability bears to the total of all applicable limits of liability for coverage provided on an excess basis.

General Provisions Section

The General Provisions Section of this policy is amended as follows:

The following is added to the **Our Right To Recover Payment** provision:

Our Right To Recover Payment

Our rights do not apply under Paragraph A. if we:

1. Have been given prompt written notice of a tentative settlement, by certified mail, between an "insured" and the insurer of an "uninsured motor vehicle"; and
2. Fail to send the insured a written refusal to consent to acceptance of the settlement offer within 60 days after receipt of the notification.

If we advance payment to the "insured" in an amount equal to the tentative settlement within 30 days after a written refusal to consent to acceptance of the settlement offer:

1. That payment will be separate from any amount the "insured" is entitled to recover under the provisions of Uninsured Motorists Coverage; and

   2. We also have a right to recover the advance payment.

Enhanced Underinsured Motorists Coverage

If the Declarations indicates that Enhanced Underinsured Motorists Coverage applies, the following provisions apply:

A. Paragraph 3. Under the definition of "uninsured motor vehicle" is replaced by the following:

   3. Which, is an underinsured motor vehicle. An underinsured vehicle is one to which a liability bond or policy applies at the time of the accident, but its limit of liability is less than, more than, or equal to the limit of liability for this coverage.

B. With respect to coverage provided under the definition of "uninsured motor vehicle" in above Paragraph A., Paragraph E. of the Limit of Liability Provisions does not apply.

DAMAGE TO YOUR AUTO COVERAGE SECTION
Coverage E – Collision
Coverage F – Comprehensive
Coverage G – Custom Equipment - Increased Limit

INSURING AGREEMENT
Coverage E – Collision
Coverage F – Comprehensive

A. We will pay for direct and accidental loss to "your covered auto" or any "non-owned auto", including their equipment, minus any applicable deductible shown in the Declarations. We will pay for loss caused by:
   1. "Collision" only if the Declarations indicates that Coverage E – Collision is provided for that auto. Under this coverage, we will not pay for losses that are covered under Coverage F – Comprehensive.
   2. "Comprehensive" only if the Declarations indicates that Coverage F – Comprehensive is provided for that auto.

   If losses to more than one "your covered auto" result from the same "collision", only one deductible amount will apply. If the deductible amount differs for each auto involved in the accident, then only the highest deductible will apply.

   We will not subtract any deductible for the amount we will pay for a loss to:
   1. Any "non-owned auto" caused by "collision" or "comprehensive".
   2. "Your covered auto" caused by "collision" with a vehicle not owned by you or a "resident relative" but insured by us or any of our affiliated companies under a personal auto policy.

   If there is a loss to a "non-owned auto", we will provide the broadest coverage applicable to any "your covered auto" shown in the Declarations.
B. As used in this Coverage Section:
   1. "Collision" means the upset of "your covered auto" or a "non-owned auto" or their impact with another vehicle or object.
   2. "Comprehensive" means loss to "your covered auto" or a "non-owned auto" not caused by "collision". Losses caused by the following are not "collision" losses but are "comprehensive" losses:
      a. Missiles or falling objects;
      b. Fire;
      c. Theft or larceny;
      d. Explosion or earthquake;
      e. Windstorm;
      f. Hail, water or flood;
      g. Malicious mischief or vandalism;
      h. Riot or civil commotion;
      i. Contact with bird or animal; or
      j. Breakage of glass.

      If breakage of glass is caused by a "collision", you may elect to have it considered a loss caused by "collision".
   3. "Custom equipment" means any permanently attached or installed:
      a. Furnishings, mechanical or electrical parts, equipment, devices, accessories, murals, graphics, non-standard paint, enhancements or changes that alter the appearance or performance of any private passenger auto, sport utility vehicle, pickup or van; or
      b. Electronic equipment used in any private passenger auto, sport utility vehicle, pickup or van that reproduces, receives or transmits audio, visual or data signals.

      "Custom equipment" does not include:
      a. Vehicle options offered by the original manufacturer specifically for that vehicle model and model year, whether that option is installed with original or non-original parts of like kind and quality;
      b. Equipment installed to make a vehicle handicap accessible; or
      c. A cap, cover or bedliner in or upon a pickup.
   4. "Fungi" means any type or form of fungus, including mold or mildew, and any of the following that are produced or released by "fungi":
      a. Mycotoxins;
      b. Spores;
      c. Scents; or
      d. By-products.
   5. "Non-owned auto" means:
      a. Any private passenger auto, sport utility vehicle, pickup, van or "trailer" not owned by or furnished or available for the regular use of you or any "resident relative" while in the custody of or being operated by you or any "resident relative"; or

b. Any private passenger auto, sport utility vehicle, pickup, van or "trailer" you do not own while used as a temporary substitute for "your covered auto" which is out of normal use because of its:
   (1) Breakdown;
   (2) Repair;
   (3) Servicing;
   (4) Loss; or
   (5) Destruction.

ADDITIONAL COVERAGES

Provided there is Coverage E – Collision or Coverage F – Comprehensive, as shown in the Declarations for "your covered auto" the following coverages apply.

A. Airbag Replacement

Under Coverage F – Comprehensive we will pay to replace or reset an airbag that inflates due to malfunction in "your covered auto". This additional coverage does not apply to a "non-owned auto".

We will only make payment under this additional coverage to the extent the malfunction is not covered by warranty, other service agreement, or any other product recall.

Exclusion 2. of this Coverage Section does not apply to this additional coverage.

No deductible applies to this additional coverage.

B. Child Safety Seat

In the event of a Coverage E – Collision or Coverage F – Comprehensive covered loss where we determine that a child safety seat's integrity is compromised, we will pay up to $500 to replace with like kind and quality the child safety seat, provided it was in "your covered auto" or a "non-owned auto" at the time of the covered loss.

If a covered loss occurs when the child safety seat is in a "non-owned auto", we will provide the broadest coverage applicable to any "your covered auto" shown in the Declarations.

No deductible applies to this additional coverage.

C. Custom Equipment

We will pay up to $1500 for "custom equipment" and any related labor and installation costs as part of a Coverage E – Collision or Coverage F –Comprehensive covered loss. Regardless of the amount of "custom equipment" installed on "your covered auto" or a "non-owned auto", this limit is the most we will pay for all damage and any related labor and installation costs for any one covered loss.

If there is a covered loss to "custom equipment" on a "non-owned auto", we will provide the broadest coverage applicable to any "your covered auto" shown in the Declarations.

Exclusion 4. does not apply to the extent coverage is provided under this additional coverage.

This additional coverage is subject to your deductibles.

D. Transportation Expenses

Under Coverage F – Comprehensive we will pay for:
1. Reasonable transportation expenses incurred by you in the event of the total theft of "your covered auto"; or
2. Loss of use expenses for which you become legally responsible in the event of the total theft of a "non-owned auto".

We will pay up to $30 per day, to a maximum of $900. These limits are the most we will pay for transportation expenses and loss of use expenses.

We will pay only those expenses incurred during the period:
1. Beginning 48 hours after the theft; and
2. Ending when "your covered auto" or the "non-owned auto" is returned to use, or we offer to pay for its loss.

No deductible applies to this additional coverage.

E. Mexico Collision Coverage

Under Coverage E – Collision we will pay for direct and accidental loss caused by "collision" to "your covered auto", including its equipment, minus any applicable deductible shown in the Declarations, if:
1. The "collision" loss occurs in Mexico; and

2. The Declarations indicates that Coverage E - Collision applies to the auto.

We will not pay under this additional coverage for any auto repairs made in Mexico unless "your covered auto" cannot be driven in its damaged condition.

We will make payment for a covered "collision" loss only in the United States, not in Mexico. If "your covered auto" must be repaired in order to be driven, we will not pay more than the actual cash value of such loss at the nearest United States point where the repairs can be made.

WARNING: AUTO ACCIDENTS IN MEXICO ARE SUBJECT TO THE LAWS OF MEXICO, NOT THE LAWS OF THE UNITED STATES. UNDER MEXICAN LAW, AUTO ACCIDENTS MAY BE CONSIDERED A CRIMINAL OFFENSE AS WELL AS A CIVIL MATTER. THIS COVERAGE DOES NOT PROVIDE LIABILITY INSURANCE WHEN "YOUR COVERED AUTO" IS IN MEXICO. TO AVOID COMPLICATIONS, YOU SHOULD PURCHASE LIABILITY INSURANCE FROM A LICENSED MEXICAN INSURANCE COMPANY IF YOU ARE GOING TO DRIVE IN MEXICO.

OPTIONAL COVERAGE

Coverage G – Custom Equipment - Increased Limit

If Coverage G – Custom Equipment - Increased Limit is shown in the Declarations for a specific "your covered auto", ADDITIONAL COVERAGE – Custom Equipment is amended for that "your covered auto" as follows:
The limit shown in the Declarations replaces the $1500 limit for "custom equipment".

All other provisions and limitations applicable to ADDITIONAL COVERAGE – Custom Equipment apply.

EXCLUSIONS

The following exclusions apply to this DAMAGE TO YOUR AUTO COVERAGE SECTION. We will not pay for:

1. Loss to "your covered auto" or any "non-owned auto" which occurs while it is being used, or during the period of time it is available for hire, as a public or livery conveyance. This Exclusion (1.) applies whether or not there is:
   a. A passenger "occupying" the vehicle; or
   b. Property being transported for a fee in or upon the vehicle.

   This Exclusion (1.) does not apply to a vehicle used for a:
   a. Share-the-expense car pool;
   b. Charitable purpose; or
   c. Volunteer purpose.
2. Damage due and confined to:
   a. Wear and tear;
   b. Freezing;
   c. Mechanical or electrical breakdown or failure; or
   d. Road damage to tires.

   This Exclusion (2.) does not apply if the damage results from the total theft of "your covered auto" or any "non-owned auto".
3. Loss due to or as a consequence of:
   a. Radioactive contamination;
   b. Discharge of any nuclear weapon (even if accidental);
   c. War (declared or undeclared);
   d. Civil war;
   e. Insurrection; or
   f. Rebellion or revolution.
4. Loss to "custom equipment".
5. Loss to any electronic equipment that reproduces, receives, or transmits audio, visual or data signals. This includes:
   a. Radios and stereos;
   b. Tape decks;
   c. Compact disk systems;
   d. Navigation systems;
   e. Internet access systems;
   f. Personal computers;
   g. Video entertainment systems;
   h. Telephones;
   i. Televisions;
   j. Two-way mobile radios;
   k. Scanners; or
   l. Citizens band radios.

   This Exclusion (5.) does not apply to electronic equipment that is permanently installed in "your covered auto" or any "non-owned auto".
6. Loss to tapes, discs, chips, memory cards or any other removable media used to store audio, visual or other data. We also will not pay for loss of or reconstruction of data contained in such devices.
7. Loss to equipment used for the detection or location of, or interference with, speed measuring devices.
8. Loss due to actual or perceived loss in market value or resale value.
9. Loss to "your covered auto" or any "non-owned auto" due to confiscation by governmental or civil authorities. This Exclusion (9.) does not apply

to the interests of any loss payee shown in the Declarations for that "your covered auto".

10. Loss to "your covered auto" or any "non-owned auto" which occurs while participating or competing in, or practicing or preparing for any prearranged or organized:
    a. Racing contest, meet or rally, whether against another vehicle or against time;
    b. Demolition contest;
    c. Stunting activity; or
    d. High performance driving or racing instruction course or school.

    This Exclusion (10.) applies only while the vehicle is at a location, whether temporary or permanent, established for any of the above purposes.
11. Loss to any "non-owned auto" when used by you or any "resident relative" without a reasonable belief that you or that "resident relative" are entitled to do so.
12. Loss to any "non-owned auto" while being maintained or used by any person while employed or otherwise engaged in the "business" of:
    a. Selling;
    b. Repairing;
    c. Servicing;
    d. Storing; or
    e. Parking;

    vehicles designed for use on public highways. This includes road testing and delivery.
13. Loss to any "non-owned auto" being maintained or used by any person while employed or otherwise engaged in a "business" not described in Exclusion 12. This Exclusion (13.) does not apply to the maintenance or use by you or any "resident relative" of a "non-owned auto" which is a private passenger auto, sport utility vehicle or "trailer".
14. Loss to:
    a. A "trailer", camper body or motor home which is not shown in the Declarations; or
    b. Facilities or equipment used with any "trailer", camper body or motor home. Facilities or equipment include but are not limited to:
        (1) Cooking, dining, plumbing or refrigeration facilities;
        (2) Awnings or cabanas; or
        (3) Any other facilities or equipment used with a "trailer", camper body or motor home.

    This Exclusion (14.) does not apply to:
    a. A "trailer", and its facilities or equipment, that you do not own; or
    b. A "trailer", camper body, or the facilities or equipment in or attached to the "trailer" or camper body, that you:
        (1) Acquire during the policy period; and
        (2) Ask us to insure within 30 days after you become the owner.
15. Loss to "your covered auto" during a period it is rented or leased by you to others. However, this Exclusion (15.) does not apply to the operation of "your covered auto" by you or a "resident relative".
16. Loss to, or loss of use of, a "non-owned auto" rented to:
    a. You; or
    b. Any "resident relative";

    if a rental vehicle company is precluded from recovering such loss or loss of use, from you or that "resident relative", pursuant to the provisions of any applicable rental agreement or state law.
17. Loss to "your covered auto" or any "non-owned auto" arising out of the actual, alleged or threatened presence, growth or proliferation or spread of "fungi", or for any testing or remediation of "fungi". This Exclusion (17.) does not apply if the "fungi" are the direct result of a loss payable under either Coverage E – Collision or Coverage F – Comprehensive, and such coverage is provided under this policy.
18. The cost to re-code or replace locks in the event a key or electronic control pad associated with such locks is lost or stolen.

LIMIT OF LIABILITY

A. Our limit of liability for loss will be the lesser of the:
    1. Actual cash value of the stolen or damaged property at the time of loss. An adjustment for depreciation and physical condition will be made in determining actual cash value; or
    2. Amount necessary to repair or replace stolen or damaged parts or equipment of the functionally equivalent design and material necessary to restore the vehicle to its pre-loss physical condition at the time of loss. If we pay to replace a part or parts, we have the option to pay for new, used, reconditioned or remanufactured:
        a. Original equipment manufacturer replacement parts or equipment; or
        b. Non-original equipment manufacturer replacement parts or equipment.

    However, the most we will pay for loss to any "non-owned auto" which is a "trailer", including its facilities and equipment, is $2000.
B. If a repair or replacement results in better than like kind and quality, we will not pay for the amount of the betterment.

C. No one will be entitled to receive duplicate payments for the same elements of loss under this Coverage Section and:
   1. Any other Coverage Section or part of this policy; or
   2. Any other personal auto policy issued to you by us or any of our affiliates.

PAYMENT OF LOSS

We may pay for loss in money or repair or replace the damaged or stolen property. We may, at our expense, return any stolen property to:
1. You; or
2. The address shown in this policy.

If we return stolen property we will pay for any damage resulting from the theft. We may keep all or part of the property at an agreed or appraised value.
If we pay for loss in money, our payment will include the applicable sales tax for the damaged or stolen property.

Subject to the Loss Payable Clause, we may, at our option, make payment to one or more of the following:
1. You;
2. The owner; or
3. On your behalf, the repairer.

NO BENEFIT TO BAILEE

This insurance will not directly or indirectly benefit any carrier or other bailee for hire.

OTHER SOURCES OF RECOVERY

If other sources of recovery also cover the loss to “your covered auto”, 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, any insurance we provide with respect to a “non-owned auto” will be excess over any other collectible sources of recovery including, but not limited to:
1. Any coverage provided by the owner of the “non-owned auto”;
2. Any other applicable physical damage insurance;
3. Any other source of recovery applicable to the loss.

APPRAISAL

A. If we and you do not agree on the amount of loss, either may demand an appraisal of the loss. In this event, each party will select a competent and impartial appraiser within 20 days after receiving the written request from the other. The two appraisers will select an umpire. If they cannot agree upon an umpire within 15 days, you or we may request that selection be made by a judge of a court having jurisdiction. The appraisers will state separately the actual cash value and the amount of loss, which will be subject to the terms and conditions of this policy. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:
   1. Pay its chosen appraiser; and
   2. Bear the expenses of the appraisal and umpire equally.
B. We do not waive any of our rights under this policy by agreeing to an appraisal.

LOSS PAYABLE CLAUSE

Loss or damage under this policy shall be paid, as interest may appear, to you and the loss payee shown in the Declarations. This insurance with respect to the interest of the loss payee, shall not become invalid because of your fraudulent acts or omissions unless the loss results from your conversion, secretion or embezzlement of “your covered auto”. However, we reserve the right to cancel the policy as permitted by policy terms and the cancellation will terminate this agreement as to the loss payee’s interest. We will mail the loss payee written notice at least 10 days before the effective date of cancellation.

When we pay the loss payee we will, to the extent of payment, be subrogated to the loss payee’s rights of recovery.

SIGNATURE PAGE

This policy is signed for the member company of Travelers which is the insurer under this policy.

Wendy C. Skjerven
Corporate Secretary

Michael Klein
President
Personal Insurance

NAMED DRIVER EXCLUSION ENDORSEMENT

NAMED INSURED: MADELEINE NTSAME NKOUME	PRODUCER CODE: 0WT360
POLICY NUMBER: 613847866 203 1	**PRODUCER NAME:** POLLY INS AGENCY LLC
ENDORSEMENT EFFECTIVE DATE: 04/21/2023	**POLICY EFFECTIVE DATE:** 04/21/2023

The provisions of the policy apply unless modified by this endorsement.

Named Excluded Driver:

ELIJAH SAWAH ________________ is a Named Excluded Driver.

The provisions of this endorsement apply to a Named Excluded Driver shown above or in the Declarations.

Definition

The following definition is added:

"Named Excluded Driver" means a person who is shown in this endorsement or in the Declarations as a named excluded driver.

Named Driver Exclusion

With respect to all coverages under this policy, we will not pay any damages, expenses, benefits or loss arising out of the operation or use of any auto or trailer covered under this policy by the "named excluded driver". In accordance with the provisions of the Maryland Insurance Code, this exclusion applies to any of the following when the auto or trailer is operated or used by the "named excluded driver" whether or not such operation or use was with the express or implied permission of an individual insured under the policy:

A. The excluded operator or user;
B. The vehicle owner;
C. Family members residing in the household of the excluded operator or user or vehicle owner; and
D. Any other person or organization except as follows:
   1. With respect to the Uninsured Motorists Coverage Section of this policy, the Named Driver Exclusion does not apply to any other person or organization unless Uninsured Motorists Coverage is available to such person or organization under another motor vehicle policy.
   2. With respect to the Personal Injury Protection Coverage Section of this policy, the Named Driver Exclusion does not apply to any other person or organization, unless Personal Injury Protection Coverage benefits:
      a. Are available to such person or organization under another motor vehicle policy; and
      b. Would otherwise be provided under this policy.

Please read this important notice.

The named insured acknowledges and understands that this endorsement amends and forms a part of the policy that will be received. Once the policy or Declarations is received, attach this endorsement.

The undersigned acknowledges and understands that the Named Driver Exclusion Endorsement becomes effective as noted above and remains in effect for the term of the policy and for each renewal, reinstatement, substitute, modified, replacement or amended policy, unless discontinued by us.

Accepted by: Signature(s) on file Date: ________

Accepted by: ________________ Date: ________

(Signatures of Named Insureds)

NAMED DRIVER EXCLUSION ENDORSEMENT

NAMED INSURED: MADELEINE NTSAME NKOUME	**PRODUCER CODE:** 0WT360
POLICY NUMBER: 613847866 203 1	**PRODUCER NAME:** POLLY INS AGENCY LLC
ENDORSEMENT EFFECTIVE DATE: 04/21/2023	**POLICY EFFECTIVE DATE:** 04/21/2023

The provisions of the policy apply unless modified by this endorsement.

Named Excluded Driver:

CASIMIR ZEKOUA ______________________________ is a Named Excluded Driver.

The provisions of this endorsement apply to a Named Excluded Driver shown above or in the Declarations.

Definition

The following definition is added:

"Named Excluded Driver" means a person who is shown in this endorsement or in the Declarations as a named excluded driver.

Named Driver Exclusion

With respect to all coverages under this policy, we will not pay any damages, expenses, benefits or loss arising out of the operation or use of any auto or trailer covered under this policy by the "named excluded driver". In accordance with the provisions of the Maryland Insurance Code, this exclusion applies to any of the following when the auto or trailer is operated or used by the "named excluded driver" whether or not such operation or use was with the express or implied permission of an individual insured under the policy:

A. The excluded operator or user;
B. The vehicle owner;
C. Family members residing in the household of the excluded operator or user or vehicle owner; and
D. Any other person or organization except as follows:
   1. With respect to the Uninsured Motorists Coverage Section of this policy, the Named Driver Exclusion does not apply to any other person or organization unless Uninsured Motorists Coverage is available to such person or organization under another motor vehicle policy.
   2. With respect to the Personal Injury Protection Coverage Section of this policy, the Named Driver Exclusion does not apply to any other person or organization, unless Personal Injury Protection Coverage benefits:
      a. Are available to such person or organization under another motor vehicle policy; and
      b. Would otherwise be provided under this policy.

Please read this important notice.

The named insured acknowledges and understands that this endorsement amends and forms a part of the policy that will be received. Once the policy or Declarations is received, attach this endorsement.

The undersigned acknowledges and understands that the Named Driver Exclusion Endorsement becomes effective as noted above and remains in effect for the term of the policy and for each renewal, reinstatement, substitute, modified, replacement or amended policy, unless discontinued by us.

Accepted by: Signature(s) on file Date: ______________

Accepted by: ______________________________ Date: ______________

(Signatures of Named Insureds)

NAMED DRIVER EXCLUSION ENDORSEMENT

NAMED INSURED: MADELEINE NTSAME NKOUME	PRODUCER CODE: 0WT360
POLICY NUMBER: 613847866 203 1	**PRODUCER NAME:** POLLY INS AGENCY LLC
ENDORSEMENT EFFECTIVE DATE: 04/21/2023	**POLICY EFFECTIVE DATE:** 04/21/2023

The provisions of the policy apply unless modified by this endorsement.

Named Excluded Driver:

FIDELLIA AUBAME ______________________ is a Named Excluded Driver.

The provisions of this endorsement apply to a Named Excluded Driver shown above or in the Declarations.

Definition

The following definition is added:

"Named Excluded Driver" means a person who is shown in this endorsement or in the Declarations as a named excluded driver.

Named Driver Exclusion

With respect to all coverages under this policy, we will not pay any damages, expenses, benefits or loss arising out of the operation or use of any auto or trailer covered under this policy by the "named excluded driver". In accordance with the provisions of the Maryland Insurance Code, this exclusion applies to any of the following when the auto or trailer is operated or used by the "named excluded driver" whether or not such operation or use was with the express or implied permission of an individual insured under the policy:

A. The excluded operator or user;
B. The vehicle owner;
C. Family members residing in the household of the excluded operator or user or vehicle owner; and
D. Any other person or organization except as follows:
   1. With respect to the Uninsured Motorists Coverage Section of this policy, the Named Driver Exclusion does not apply to any other person or organization unless Uninsured Motorists Coverage is available to such person or organization under another motor vehicle policy.
   2. With respect to the Personal Injury Protection Coverage Section of this policy, the Named Driver Exclusion does not apply to any other person or organization, unless Personal Injury Protection Coverage benefits:
      a. Are available to such person or organization under another motor vehicle policy; and
      b. Would otherwise be provided under this policy.

Please read this important notice.

The named insured acknowledges and understands that this endorsement amends and forms a part of the policy that will be received. Once the policy or Declarations is received, attach this endorsement.

The undersigned acknowledges and understands that the Named Driver Exclusion Endorsement becomes effective as noted above and remains in effect for the term of the policy and for each renewal, reinstatement, substitute, modified, replacement or amended policy, unless discontinued by us.

Accepted by: Signature(s) on file Date: ____________

Accepted by: ______________________ Date: ____________

(Signatures of Named Insureds)

ROADSIDE ASSISTANCE COVERAGE

All provisions of the policy apply unless modified by this endorsement.

The Damage To Your Auto Coverage Section of the policy is amended by adding the following:

Roadside Assistance Coverage

If the Declarations indicates that Roadside Assistance Coverage applies to a specific “your covered auto”, our “authorized service provider” will arrange to provide the following services when that “your covered auto” is accessible and disabled within 100 feet of a paved public road, or on an accessible driveway, accessible private road or in an accessible parking facility:
1. Towing or flatbed services;
2. Winching;
3. Providing jump start for a dead battery;
4. Changing a flat tire;
5. Key lock-out service; and
6. Delivering of supplies, including oil, water, other fluids and fuel.

We will pay for the services specified in 1. through 6. above:
1. Up to the mileage limit shown in the Declarations for that “your covered auto”; or
2. To the nearest qualified repair facility selected by our “authorized service provider” when there is no repair facility available within the mileage limit shown in the Declarations under Roadside Assistance Coverage for that “your covered auto”.

We do not cover the cost of supplies, replacement parts, fuel, other fluids, or any labor performed at a service or repair facility.

Our “authorized service provider” will determine whether a vehicle, driveway, private road or parking facility is accessible.

For policies with a:
1. Six month policy term, coverage is limited to no more than 4 disablements for each vehicle shown in the Declarations to which this coverage applies.
2. Twelve month policy term, coverage is limited to no more than 8 disablements for each vehicle shown in the Declarations to which this coverage applies.

If there is a disablement to a “non-owned auto”, we will provide the broadest coverage applicable to any “your covered auto” shown in the Declarations. However the disablement of a “non-owned auto” shall not increase the maximum number of disablements as shown in 1. or 2. above.

In the event:
1. You decide not to use our “authorized service provider”; or
2. Our “authorized service provider” is unable to arrange Roadside Assistance services;

we will reimburse you only for reasonable charges as determined by us. Receipts for any of these services must be provided to us for consideration of payment.

As used in this endorsement:
“Authorized service provider” means a service provider contracted by us, at no charge to you, to procure roadside assistance services on our behalf and as described in this endorsement.

Roadside Assistance Coverage through our “authorized service provider” is available in:
1. The continental United States;
2. Alaska;
3. Hawaii; and
4. Canada.

No deductible applies to this coverage.

AMENDMENT OF POLICY PROVISIONS - MARYLAND

This Endorsement Changes The Policy. Please Read It Carefully.

GENERAL PROVISIONS SECTION

The General Provisions Section, under Termination, paragraph 1.b. of the Cancellation provision is replaced by the following:

b. Giving us advance notice of the date cancellation is to take effect.

LIABILITY COVERAGE SECTION

The Liability Coverage Section, Exclusions provision, exclusion A.5. is replaced by the following:

A. We do not provide Liability Coverage for any "insured":

5. For that "insured's" liability arising out of the ownership or operation of a vehicle while it is being used, or during the period of time it is available for hire, to carry persons or property for compensation or a fee, including pickup or delivery. This Exclusion (A.5.) applies whether or not there is:
   a. A passenger "occupying" the vehicle; or
   b. Property being transported in or upon the vehicle.

   This Exclusion (A.5.) does not apply to a vehicle used for a:

   a. Share-the-expense car pool;
   b. Charitable purpose; or
   c. Volunteer purpose.

The Liability Coverage Section, Exclusion B., is amended by adding the following:

- "Your covered auto" while:
  a. Enrolled in a personal vehicle sharing program under the terms of a written agreement; and
  b. Being used in connection with such personal vehicle sharing program by anyone other than you or any "resident relative".

MEDICAL PAYMENTS COVERAGE SECTION

The Medical Payments Coverage Section, Exclusions provision, exclusions 2. is replaced by the following:

- We do not provide Medical Payments Coverage to any "insured" for "bodily injury":

  2. Sustained while "occupying" "your covered auto" while it is being used, or during the period of time it is available for hire, to carry persons or property for compensation or a fee, including pickup or delivery. This Exclusion (2.) applies whether or not there is:
     a. A passenger "occupying" the vehicle; or
     b. Property being transported in or upon the vehicle.

     This Exclusion (2.) does not apply to a vehicle used for a:
     a. Share-the-expense car pool;
     b. Charitable purpose; or
     c. Volunteer purpose.

The Medical Payments Coverage Section, Exclusions, is amended by adding the following:

- Sustained while "occupying", or when struck by, "your covered auto" while:
  a. Enrolled in a personal vehicle sharing program under the terms of a written agreement; and
  b. Being used in connection with such personal vehicle sharing program by anyone other than you or any "resident relative".

The Other Insurance provision is replaced by the following:

OTHER INSURANCE

If there is other applicable auto medical payments insurance available, any insurance we provide shall be excess over any other applicable auto medical payments insurance. If more than one policy applies on an excess basis, we will bear our proportionate share with other collectible auto medical payments insurance.

PERSONAL INJURY PROTECTION COVERAGE SECTION

The Personal Injury Protection Coverage Section, Exclusions, is amended by adding the following:

- While "occupying" or when struck by "your covered auto" while:
  a. Enrolled in a personal vehicle sharing program under the terms of a written agreement; and
  b. Being used in connection with such personal vehicle sharing program by anyone other than you or any "resident relative".

UNINSURED MOTORISTS COVERAGE SECTION

The Uninsured Motorists Coverage Section, Exclusions A, is amended by adding the following:

- While "occupying" or when struck by "your covered auto" while:

a. Enrolled in a personal vehicle sharing program under the terms of a written agreement; and

b. Being used in connection with such personal vehicle sharing program by anyone other than you or any "resident relative".

DAMAGE TO YOUR AUTO COVERAGE SECTION

The Damage To Your Auto Coverage Section, Exclusions provision, exclusion 1. is replaced by the following:

The following exclusion apply to this Damage To Your Auto Coverage Section. We will not pay for:

1. Loss to "your covered auto" or any "non-owned auto" while it is being used, or during the period of time it is available for hire, to carry persons or property for compensation or a fee, including pickup or delivery. This Exclusion (1.) applies whether or not there is:
   a. A passenger "occupying" the vehicle; or
   b. Property being transported in or upon the vehicle.

   This Exclusion (1.) does not apply to a vehicle used for a:
   a. Share-the-expense car pool;
   b. Charitable purpose; or
   c. Volunteer purpose.

The Damage To Your Coverage Section, Exclusions, is amended by adding the following:

- Loss to "your covered auto" which occurs while:

  a. Enrolled in a personal vehicle sharing program under the terms of a written agreement; and

  b. Being used in connection with such personal vehicle sharing program by anyone other than you or any "resident relative".

All other provisions of this policy apply.

IMPORTANT NOTICE

COVERAGE FOR RENTAL VEHICLES - MARYLAND

If a vehicle or vehicles insured under your automobile policy include Collision Coverage, this policy automatically extends Collision Coverage to a vehicle rented to an insured for a period of 30 days or less under a rental agreement or peer-to-peer car sharing program.

If you have purchased Collision Coverage under this policy, you may not need to purchase additional Collision Coverage, or coverage that may be provided via a Collision Damage Waiver purchased through a rental car company or peer-to-peer car sharing program.

Collision Coverage applies to rented vehicles just as it applies to the vehicle you own and insure for Collision. You still have to pay your Collision deductible, and coverage is subject to any exclusion/restrictions that apply to damage to your own vehicle.

When renting a vehicle, please carefully determine what you would and would not be liable for under the rental agreement in comparison to what is provided under Collision. If you need help or guidance concerning this matter, please contact your agent or representative.

Thank you.

This notice is provided for information purposes only. It does not change your policy provisions.

Important Information About Your Maryland Auto Insurance Premium

We are providing you with this notice explaining the manner in which your automobile insurance premium is determined. A number of factors are used to determine your classification and auto insurance premium, which is called "rating".

Information Used to Rate Your Policy

- The coverages you purchase as well as the location or territory where the vehicle is garaged are two important items considered in rating.
- All currently rated eligible drivers in the household are evaluated as a whole for certain risk factors. We take into account the following information for eligible drivers in the household; the number of vehicles to drivers, number of married or youthful drivers, drivers with an Out-of-State License, the age and gender of each driver, their accident and driving history, and both prior and current insurance information.
- Items specific to each vehicle insured on your policy are also considered when determining a price. Some examples include the coverage limits and options purchased for each vehicle, presence of deductibles and deductible limits, each vehicle type and model year, presence of a branded title, each vehicle's ownership and damage history, how each vehicle is used (pleasure or business), and the vehicle mileage.
- Policies are also assigned tiers or levels as part of pricing the policy. Items considered to determine the tier include at-fault and not-at-fault accidents, convictions, and claims incurred by each driver listed on the policy, age of the oldest eligible driver in the household, prior carrier and prior insurance history.
- An insurance score tier is also used to rate your policy. We order an insurance score based on credit history at the time your policy is first issued and then every two years, or earlier upon your request, and adjust your premium if your score has improved.
- IntelliDrive® is a voluntary program that uses a smartphone app to capture and score how safely you drive. The program captures information about driving habits associated with braking, acceleration, speed, time of day and phone use.

Discounts - The following discounts will appear on your policy if applicable:

- **Safe Driver Discount -** If you meet certain qualifications - such as no at-fault or not-at-fault accidents, violations or comprehensive claims in your household.
- **Multi-Policy Discount -** When you combine Travelers auto, home and boat insurance, you may save on each policy.
- **Home Ownership Discount -** If you own your own home or condo, you may qualify for this discount.
- **Multi-Car Discount -** You could benefit from this discount if you insure more than one car with Travelers.
- **Paid-In-Full Discount -** If you select a paid-in-full bill plan and pay your auto policy premium in full, you could receive a discount.
- **Electronic Funds Transfer (EFT) Discount -** If you pay your bill via EFT, you could receive a discount.
- **Continuous Insurance Discount -** If you have been continuously insured for a certain period of time, you could receive a discount.
- **Early Quote Discount -** By planning ahead and obtaining an advance Travelers quote, you could save money.
- **Affinity Discount -** If you are an employee or member of a participating business, association or credit union, you could receive a discount.
- **New Car Discount -** If you own a car that's less than three years old, you may qualify for this discount.
- **Hybrid Discount -** You could get a discount on insurance for your hybrid vehicle.
- **Electric Vehicle Discount -** You could get a discount on insurance for your electric vehicle.
- **Driver Training Discount -** Drivers under age 21 who complete a driver-training course may qualify for this discount.
- **Good Student Discount -** Drivers age 16 - 25 may qualify for a discount for having good grades (A/B average).
- **Student Away at School Discount -** If you have a dependent under age 25 that goes to school at least 100 miles away, you may qualify for this discount.

- **IntelliDrive® Enrollment Discount -** available to customers who qualify and enroll in the IntelliDrive® program at the time of new business. If the discount is applied, at the first renewal it will be removed from your policy.
- **Digital Auto Discount -** available to customers who enroll in the IntelliDrive® program, register a MyTravelers® online account and agree to paperless delivery for billing and policy documents.

Premium Surcharges

The rating plan under which your policy is rated uses the past driving experience of all currently rated eligible drivers in the household, as part of the determination of your premium cost. Incidents such as motor vehicle accidents and convictions are accumulated to determine a chargeable incident count. Policies with more accidents or convictions have a higher chargeable incident count than those with less accidents or convictions.

Convictions. You may pay a higher premium because of certain traffic convictions incurred by any eligible driver in the household during the experience period. Convictions are counted and divided into three categories depending on their type and severity:

- **Major -** including but not limited to, careless driving, speeding 21 or more miles per hour over the posted speed limit
- **Intermediate -** including but not limited to, speeding 11 - 20 miles per hour over the posted speed limit, illegal turn, failure to stop at a red light or stop sign
- **Minor -** including but not limited to, speeding 1 - 10 miles per hour over the posted limit, miscellaneous minor violations

Accidents. Most at fault accidents will cause a premium increase. The amount of the increase will vary depending on how much damage is caused to vehicles and other property and whether or not anyone is injured in the accident.

Factors That May Cause An Increase In Your Policy Premium

We increase premiums for most at-fault and not-at-fault accidents, convictions, and claims that occurred in the past three years whether or not a prior claim was with us or another carrier. The increase varies by:

- the severity of each claim or accident
- who was at-fault
- the seriousness of each conviction
- the number of accidents or convictions

In addition to accidents, violations and claims, your premium may be increased due to loss of a discount if you no longer qualify for that discount. If enrolled in IntelliDrive®, your premium may also be increased as a result of the IntelliDrive® Score.

PRIVACY NOTICE

Privacy Statement for Individual U.S. Personal Insurance Consumers

Your privacy is important to us. When we quote or sell an insurance policy to a person, we get information about the people and property that we're insuring. This Privacy Notice describes the types of information about you ("personal information") we collect, where we get it, and how we use, share and protect it. It applies to current and former Travelers personal insurance customers in the United States.

A few key points include:

- We collect personal information from you, your agent, and from third parties
- We will not share your personal information with others for their marketing purposes without your permission
- We maintain safeguards designed to help prevent unauthorized use, access and disclosure of personal information

What type of information do we collect?	You give us most of what we need in the application process. To make sure what we have is correct, or to obtain additional information, we may need to check back with you. For example, you may be asked to give us more details in writing, via e-mail or over the phone. In addition, we may obtain other information, including but not limited to the following: • Information from consumer reporting agencies and other insurance support organizations to the extent permitted by law. This may include items such as credit history, credit-based insurance score, driving record, accident and motor vehicle conviction history, and claim history. Information given to us by an insurance support organization, including consumer reporting agencies, may be retained by them and disclosed to others. • Your past insurance history, including information about your policies and claims, from insurance support organizations or your former insurers. • Information regarding your property. We may obtain this through third party reports and through a property inspection. We or an independent inspector may visit the property to inspect its condition, or we may use an unmanned aircraft system. We may obtain geospatial information, and take pictures or video. If we need more details about the property, we may need to schedule an interior inspection. • Information from government agencies or independent reporting companies. • Other third party data relating to the insured risk, such as possible drivers and vehicles associated with your household and odometer readings associated with any vehicle(s). • In some instances, we may need to know about your health. For example, if we need to know whether a physical limitation will affect your ability to drive, we may ask for a statement from your doctor.

How do we use your personal information?	We use the personal information we collect to sell, underwrite and rate, service and administer insurance; to handle claims; to create and market products and services; to prevent and detect fraud; to satisfy legal or regulatory requirements; and for other business purposes and as otherwise allowed by law. Once you're insured with us, we will retain details about your policy(ies). This may include, among other things, bill payment, transaction or claim history and details, as well as other information. When you give us a telephone number, you consent to being contacted at that number, including if the number is for a cell phone or other wireless device. We may contact you in person, by recorded message, by the use of automated dialing equipment, by text (SMS) message, or by any other means your device is capable of receiving, to the extent permitted by law and for reasonable business purposes, including to service your policy or alert you to other relevant information.
How do we share your personal information?	We do not give or sell your personal information to nonaffiliated third parties for their own marketing purposes without your prior consent. We may give the personal information we collect to others to help us conduct, manage or service our business. When we do, we require them to use it only for the reasons we gave it to them. We may give, without your past permission and to the extent permitted by law, personal information about you to certain persons or organizations such as: your agent or insurance representative; our affiliated property and casualty insurance companies; independent claim adjusters or investigators; persons or organizations that conduct research; insurance support organizations (including consumer reporting agencies); third party service providers; another insurer; law enforcement; state insurance departments or other governmental or regulatory agencies; or as otherwise required or permitted by law. Information we share with insurance support organizations, such as your claims history, may be retained by them and disclosed to others. We may also share your personal information: to comply with legal process; to address suspected fraud or other illegal activities; or to protect our rights, privacy, safety or property, and/or that of you or others.
How do we protect your personal information?	We maintain physical, electronic and administrative safeguards designed to help protect personal information. For example, we limit access to personal information and require those who have access to use it only for legitimate business purposes.

How can I review and correct the personal information you have about me?	If you have questions about what personal information we maintain about you, please make your request in writing and include your full name, mailing address, phone number and policy number. When we receive your written request, we will respond within thirty (30) business days. We will describe the personal information we maintain, whom we know we've shared it with in the last two (2) years, and how you may request a correction, if necessary. If we requested a consumer report, we will tell you the name and address of the consumer reporting agency. You may also see and copy the information we have, except for certain documents about claims and lawsuits. If you believe our information is incorrect, let us know in writing. We will review it, and, if we agree, we will correct it, notify you, and send a correction letter to anyone who received the original information. If we do not agree, you are allowed to file a letter with your comments. For questions about the right of access or correction to your information, please write to: Travelers, One Tower Square, Hartford, CT 06183, Attn: Privacy Office.

This notice is given by The Travelers Indemnity Company and its personal insurance property casualty affiliates.

This notice may be amended at any time. The most current version will be posted on Travelers.com.

Important Notice about Consumer Reporting

Thank you for trusting us with your insurance. We are committed to providing you excellent service at a competitive price. A lot of information is used to determine your price, including information about your credit history(ies). We are required to tell you that based on the information we received, you did not receive our best rating classification and the best bill payment options may not be available to you. Your price is competitive and accurate based on your unique characteristics. Please refer to the reverse side of this page for the details from your credit history affecting your price.

The consumer reporting agency(ies) that provided information about you or the individual(s) listed below:

Insurance Score (Credit History) Information:
Madeleine Ntsame Nkoume
TransUnion National Disclosure Center
P.O. Box 1000
Chester, PA 19022
Telephone: 1-800-645-1938
Web Address: www.transunion.com

Remember:

- You have the right to a free copy of the consumer report(s) listed above. Simply contact the agency(ies) listed above within 60 days of receipt of this notice.
- You have the right to dispute the accuracy or completeness of any information in a consumer report. Simply contact the agency to discuss or dispute any information in the report.
- The consumer reporting agency(ies) did not make the pricing determination and cannot answer questions regarding your Travelers policy.
- Notify us if your information changes. We will reevaluate your situation, which could save you money.

The information from your credit report is used to create an insurance score. Your insurance score was impacted by:

* Presence of delinquencies within past 59 months.

* Total balance to limit ratio on revolving accounts or no revolving info available.

* Length of active revolving credit history, or no revolving account information available.

* Presence of a late payment.

To learn more about how your credit relates to your insurance policy please contact our Insurance Score Resource Center at 1-800-550-7717. For any other questions, please contact your Travelers agent or representative.

Please note: this information does not necessarily reflect a poor or average credit standing.

Important Notice about Billing Options and Disclosures

This notice contains important information about our billing options and charges for policy 613847866 203 1.

You have chosen to pay your insurance premium in monthly installments by Electronic Funds Transfer (EFT). Please note that a service charge of $2.00 will apply per installment. In the event that your payment is returned by your bank, it may result in the automatic conversion of your account from Electronic Funds Transfer (EFT) to Bill by Mail / Email.

To sign up for AutoPay or change your Bill Plan option, visit MyTravelers.com, Mobile App or contact your Travelers insurance representative or agent.

Bill Plan	Monthly	Pay in Full
Electronic Funds Transfer (EFT)	$2.00	No Charge
Recurring Credit Card (RCC)	$4.00	No Charge
Bill by Mail / Email	$5.00	No Charge

Payments returned by your bank: $25.00 per occurrence

In the event two payments are returned during a 12 month period you will be required to pay with guaranteed funds for 182 days from the date of the last returned payment. Guaranteed funds are credit card, bank check, money order or home banking payments. Other forms of payment will be returned. You will not be eligible to use our Electronic Funds Transfer (EFT) or Recurring Credit Card (RCC) payment plans.

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction.

If you have multiple policies with us you may be able to combine those policies into a single billing account. If you have selected one of our monthly billing options, and you combine your policies into a single billing account, you will be charged just one service charge per installment, and not per individual account.

To add this policy to an existing billing account or if you have other questions about this notice, please call your insurance representative at 1-800-842-5075.