

SERFF Tracking Number: STAT-125252755 State: Arkansas
Filing Company: State Auto Property and Casualty Insurance Company State Tracking Number: AR-PC-07-025752
Company Tracking Number: PC-PPA-2007-749
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Arkansas Tiered Auto Forms
Project Name/Number: Arkansas Tiered Auto Forms/PC-PPA-2007-749

Filing at a Glance

Company: State Auto Property and Casualty Insurance Company

Product Name: Arkansas Tiered Auto Forms SERFF Tr Num: STAT-125252755 State: Arkansas
TOI: 19.0 Personal Auto SERFF Status: Closed State Tr Num: AR-PC-07-025752
Sub-TOI: 19.0001 Private Passenger Auto (PPA) Co Tr Num: PC-PPA-2007-749 State Status:
Filing Type: Form Co Status: Reviewer(s): Alexa Grissom, Betty Montesi, Brittany Yielding
Authors: Doug Griffith, Terrie Wright Disposition Date: 08/21/2007
Date Submitted: 08/09/2007 Disposition Status: Approved
Effective Date Requested (New): 11/15/2007 Effective Date (New): 11/15/2007
Effective Date Requested (Renewal): 11/15/2007 Effective Date (Renewal):

General Information

Project Name: Arkansas Tiered Auto Forms Status of Filing in Domicile:
Project Number: PC-PPA-2007-749 Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 08/21/2007
State Status Changed: 08/09/2007 Deemer Date:
Corresponding Filing Tracking Number:

Filing Description:

The State Auto Property & Casualty Insurance Company submits this filing of endorsement revisions to Private Passenger Automobile program, as detailed in Exhibit I, for your review.

We desire to adopt ISOs 2005 Contract revision, announced in ISO filing designation # PP-2003-OFR03 Supplement, as detailed in Exhibit I.

The required Departmental Form and a copy of the endorsements are attached.

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Company and Contact

Filing Contact Information

Doug Griffith, Supervisor, State Filings doug.griffith@stateauto.com
 518 E. Broad Street (614) 917-5492 [Phone]
 Columbus, OH 43215 (614) 887-1615[FAX]

Filing Company Information

State Auto Property and Casualty Insurance CoCode: 25127 State of Domicile: Iowa
 Company
 1300 Woodland Ave Group Code: 175 Company Type: Property and
 Casualty
 PO Box 66150
 West Des Moines, IA 50265-0150 Group Name: State ID Number:
 (614) 464-5000 ext. [Phone] FEIN Number: 57-6010814

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
State Auto Property and Casualty Insurance Company	\$50.00	08/09/2007	15032842

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Alexa Grissom	08/21/2007	08/21/2007

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	08/14/2007	08/14/2007	Terrie Wright	08/20/2007	08/20/2007

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Exhibit I	Approved	Yes
Form	Personal Auto Policy	Approved	Yes
Form	The Personal Auto Policy (Cover Sheet)	Approved	Yes
Form	Your Personal Auto Policy Quick Reference (INDEX)	Approved	Yes
Form	Trailer/Camper Body Coverage (Maximum limit of Liability)	Approved	Yes
Form	Excess Electronic Equipment Coverage	Approved	Yes
Form	Customizing Equipment Coverage	Approved	Yes
Form	Snowmobile Endorsement	Approved	Yes
Form	Miscellaneous Type Vehicle Endorsement	Approved	Yes
Form	Joint Ownership Coverage	Approved	Yes
Form	Trust Endorsement	Approved	Yes
Form	Additional Interest	Approved	Yes
Form	Broad Form Personal Auto Coverages Endorsement	Approved	Yes
Form	Difference In Value Coverage Endorsement Auto Loan/Leased Auto	Approved	Yes
Form	Antique Auto/Classic Auto-Limited Use	Approved	Yes
Form	Spare Parts Coverage	Approved	Yes
Form (revised)	Owned Auto Business Entity	Approved	Yes
Form	Owned Auto Business Entity	Approved	Yes
Form	Auto Replacement Cost Coverage	Approved	Yes
Form	Amendatory Endorsement	Approved	Yes
Form	Recovered Vehicle Deductible Reimbursement Endorsement	Approved	Yes
Form	Amendment Of Policy Provisions Arkansas	Approved	Yes

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 08/14/2007
Submitted Date 08/14/2007

Respond By Date

Dear Doug Griffith,

This will acknowledge receipt of the captioned filing. Please amend Form AU618 to allow 20 days in lieu of 14 for notifying the insurer of a replacement vehicle.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

Response Letter

Response Letter Status Submitted to State
Response Letter Date 08/20/2007
Submitted Date 08/20/2007

Dear Alexa Grissom,

Comments:

We are in receipt of your letter of August 14, 2007, we are providing the following.

Response 1

Comments: Please find attached a revised form with the necessary revisions. Note that the form number has been changed from AU618 to AR618 (01/05).

We would appreciate receiving your approval at your earliest possible convenience.

Thank-You

Terrie Wright

Changed Items:

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No Supporting Documents changed.

Form Schedule Item Changes

Form Name	Form Number	Edition Date	Form Type	Action	Action Specific Data	Readability Score	Attach Document
Owned Auto Business Entity	AR618	(01/05)	Endorsement/Amendment/Conditions	Replaced		0	AR618 0105.pdf
Previous Version							
Owned Auto Business Entity	AU618	(01/05)	Endorsement/Amendment/Conditions	Replaced		0	AU618 (01-05).pdf

No Rate/Rule Schedule items changed.

Thanks for your consideration and prompt approval of this filing.

Sincerely,
 Doug Griffith, Terrie Wright

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Personal Auto Policy	PP0001	(01/05)	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 PP0001 (06/98) Previous Filing #:		PP0001 (01-05).pdf
Approved	The Personal Auto Policy (Cover Sheet)	PP0001A	(01/07)	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 PP0001A (6/98) Previous Filing #:		PP0001A (01-07).pdf
Approved	Your Personal Auto Policy Quick Reference (INDEX)	PP0001B	(01/07)	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 PP0001B (06/98) Previous Filing #:		PP0001B (01-07).pdf
Approved	Trailer/Camper Body Coverage (Maximum limit of Liability)	PP0307	(01/05)	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 PP0307 (06/98) Previous Filing #:		PP0307 (01-05).pdf
Approved	Excess Electronic Equipment Coverage	PP0313	(01/05)	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 AU0313 (06/98) Previous Filing #:		PP0313 (01-05).pdf
Approved	Customizing Equipment Coverage	PP0318	(01/05)	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 PP0318 (06/98) Previous Filing #:		PP0318 (01-05).pdf
Approved	Snowmobile Endorsement	PP0320	(01/05)	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 PP0320 (06/98) Previous Filing #:		PP0320 (01-05).pdf
Approved	Miscellaneous Type Vehicle Endorsement	PP0323	(01/05)	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 PP0323 (06/98) Previous Filing #:		PP0323 (01-05).pdf

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Approved	Joint Ownership Coverage	AU0334	(01/05)	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 AU0334 (06/98) Previous Filing #:	AU0334 (01-05).pdf
Approved	Trust Endorsement	PP1303	(01/05)	Endorsement/Amendment/Conditions New	0.00	PP01303 (01-05).pdf
Approved	Additional Interest	1A-BASIC	(10/06)	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 1-A Basic (06/98) Previous Filing #:	1ABASIC (10-06).pdf
Approved	Broad Form Personal Auto Coverages Endorsement	PPAU23	(01/07)	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 PPAU23 (01/04) Previous Filing #:	PPAU23 (01-07).pdf
Approved	Difference In Value Coverage Endorsement Auto Loan/Leased Auto	AU158	(10/06)	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 AU158 (06/92) Previous Filing #:	AU158 (10-06).pdf
Approved	Antique Auto/Classic Auto-Limited Use	AU161	(10/06)	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 AU161 (04/88) Previous Filing #:	AU161 (10-06).pdf
Approved	Spare Parts Coverage	AU162	(10/06)	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 AU162 (04/88) Previous Filing #:	AU162 (10-06).pdf
Approved	Owned Auto Business Entity	AR618	(01/05)	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 AU618 (06/98) Previous Filing #:	AR618 0105.pdf
Approved	Auto Replacement Cost Coverage	AU1008	(02/07)	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 AU1008 (09/05) Previous Filing #:	AU1008 (02-07).pdf

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Approved	Amendatory Endorsement	FI1015	(03/07)	Endorseme New nt/Amendm ent/Condi ons	0.00	FI1015 (03- 07).pdf
Approved	Recovered Vehicle Deductible Reimbursement Endorsement	AU1017	(10/06)	Endorseme New nt/Amendm ent/Condi ons	0.00	AU1017 (10- 06).pdf
Approved	Amendment Of Policy Provisions Arkansas	PP0177	(01/05)	Endorseme Replaced nt/Amendm ent/Condi ons	Replaced Form #:0.00 PP0177 (02/04) Previous Filing #:	PP0177 (01- 05).pdf

PERSONAL AUTO POLICY

AGREEMENT

In return for payment of the premium and subject to all the terms of this policy, we agree with you as follows:

DEFINITIONS

- A. Throughout this policy, "you" and "your" refer to:
1. The "named insured" shown in the Declarations; and
 2. The spouse if a resident of the same household.
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:
 1. The end of 90 days following the spouse's change of residency;
 2. The effective date of another policy listing the spouse as a named insured; or
 3. The end of the policy period.
- B. "We", "us" and "our" refer to the Company providing this insurance.
- C. For purposes of this policy, a private passenger type auto, pickup or van shall be deemed 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.
- Other words and phrases are defined. They are in quotation marks when used.
- D. "Bodily injury" means bodily harm, sickness or disease, including death that results.
- E. "Business" includes trade, profession or occupation.
- F. "Family member" 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.
- G. "Occupying" means:
1. In;
 2. Upon; or
 3. Getting in, on, out or off.
- H. "Property damage" means physical injury to, destruction of or loss of use of tangible property.
- I. "Trailer" means a vehicle designed to be pulled by a:
1. Private passenger auto; 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.
- J. "Your covered auto" means:
1. Any vehicle shown in the Declarations.
 2. A "newly acquired auto".
 3. Any "trailer" you own.
 4. Any auto 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 (J.4.) does not apply to Coverage For Damage To Your Auto.
- K. "Newly acquired auto":
1. "Newly acquired auto" means any of the following types of vehicles you become the owner of during the policy period:
 - a. A private passenger auto; or
 - b. A pickup or van, for which no other insurance policy provides coverage, that:
 - (1) Has a Gross Vehicle Weight Rating of 10,000 lbs. or less; and
 - (2) Is not used for the delivery or transportation of goods and materials unless such use is:
 - (a) Incidental to your "business" of installing, maintaining or repairing furnishings or equipment; or
 - (b) For farming or ranching.
 2. Coverage for a "newly acquired auto" is provided as described below. If you ask us to insure a "newly acquired auto" after a specified time period described below has elapsed, any coverage we provide for a "newly acquired auto" will begin at the time you request the coverage.
 - a. For any coverage provided in this policy except Coverage For Damage To Your Auto, a "newly acquired auto" will have the broadest coverage we now provide for any vehicle shown in the Declarations. Coverage begins on the date you become the owner. However, for this coverage to apply to a "newly acquired auto" which is in addition to any vehicle shown in the Declarations, you must ask us to insure it within 14 days after you become the owner.

If a "newly acquired auto" replaces a vehicle shown in the Declarations, coverage is provided for this vehicle without your having to ask us to insure it.

- b. Collision Coverage for a "newly acquired auto" begins on the date you become the owner. However, for this coverage to apply, you must ask us to insure it within:
 - (1) 14 days after you become the owner if the Declarations indicate that Collision Coverage applies to at least one auto. In this case, the "newly acquired auto" will have the broadest coverage we now provide for any auto shown in the Declarations.
 - (2) Four days after you become the owner if the Declarations do not indicate that Collision Coverage applies to at least one auto. If you comply with the 4 day requirement and a loss occurred before you asked us to insure the "newly

acquired auto", a Collision deductible of \$500 will apply.

- c. Other Than Collision Coverage for a "newly acquired auto" begins on the date you become the owner. However, for this coverage to apply, you must ask us to insure it within:
 - (1) 14 days after you become the owner if the Declarations indicate that Other Than Collision Coverage applies to at least one auto. In this case, the "newly acquired auto" will have the broadest coverage we now provide for any auto shown in the Declarations.
 - (2) Four days after you become the owner if the Declarations do not indicate that Other Than Collision Coverage applies to at least one auto. If you comply with the 4 day requirement and a loss occurred before you asked us to insure the "newly acquired auto", an Other Than Collision deductible of \$500 will apply.

PART A - LIABILITY COVERAGE

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 this coverage 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 Part means:
 - 1. You or any "family member" 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 Part.
 - 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 "family member" for whom coverage is afforded under this Part. This Provision (B.4.) applies only if the person or organization does not own or hire the auto or "trailer".

SUPPLEMENTARY PAYMENTS

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 this coverage.
- 4. Up to \$200 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.

These payments will not reduce the limit of liability.
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 as a public or livery conveyance. This Exclusion (A.5.) does not apply to a share-the-expense car pool.

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 "family member"; or
- c. Any partner, agent or employee of you or any "family member".

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;
- b. Pickup or van; or
- c. "Trailer" used with a vehicle described in a. or b. above.

8. Using a vehicle without a reasonable belief that that "insured" is entitled to do so. This Exclusion (A.8.) does not apply to a "family member" 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.

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 "family member"; or
- b. Furnished or available for the regular use of any "family member".

However, this Exclusion (B.3.) does not apply to you while you are maintaining or "occupying" any vehicle which is:

- a. Owned by a "family member"; or
- b. Furnished or available for the regular use of a "family member".

4. Any vehicle, located inside a facility designed for racing, for the purpose of:

- a. Competing in; or
- b. Practicing or preparing for; any prearranged or organized racing or speed contest.

LIMIT OF LIABILITY

A. The limit of liability shown in the Declarations for each person for Bodily Injury Liability is our maximum limit of liability for all damages, including damages for care, loss of services 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 Bodily Injury Liability is our maximum limit of liability for all damages for "bodily injury" resulting from any one auto accident.

The limit of liability shown in the Declarations for each accident for Property Damage Liability is our maximum limit of liability for all "property damage" resulting from any one auto accident.

This is the most we will pay regardless of the number of:

- 1. "Insureds";

2. Claims made;
 3. Vehicles or premiums shown in the Declarations;
or
 4. Vehicles involved in the auto accident.
- B. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and:
1. Part B or Part C of this policy; or
 2. Any Underinsured Motorists Coverage provided by this policy.

OUT OF STATE COVERAGE

If an auto accident to which this policy applies occurs 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, your 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, your 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 shall comply with the law to the extent required.

OTHER INSURANCE

If there is other applicable liability insurance we will pay only our share of the loss. Our share is the proportion that our limit of liability bears to the total of all applicable limits. However, any insurance we provide for a vehicle you do not own, including any vehicle while used as a temporary substitute for "your covered auto", shall be excess over any other collectible insurance.

PART B - MEDICAL PAYMENTS COVERAGE

INSURING AGREEMENT

- A. We will pay reasonable expenses incurred for necessary medical and funeral services because of "bodily injury":

1. Caused by accident; and
2. Sustained by an "insured".

We will pay only those expenses incurred for services rendered within 3 years from the date of the accident.

- B. "Insured" as used in this Part means:

1. You or any "family member":
 - a. While "occupying"; or
 - b. As a pedestrian when struck by; a motor vehicle designed for use mainly on public roads or a trailer of any type.
2. Any other person while "occupying" "your covered auto".

EXCLUSIONS

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

1. Sustained while "occupying" any motorized vehicle having fewer than four wheels.
2. Sustained while "occupying" "your covered auto" when it is being used as a public or livery conveyance. This Exclusion (2.) does not apply to a share-the-expense car pool.
3. Sustained while "occupying" any vehicle located for use as a residence or premises.
4. Occurring during the course of employment if workers' compensation benefits are required or available for the "bodily injury".

5. Sustained while "occupying", or when struck by, any vehicle (other than "your covered auto") which is:

- a. Owned by you; or
- b. Furnished or available for your regular use.

6. Sustained while "occupying", or when struck by, any vehicle (other than "your covered auto") which is:

- a. Owned by any "family member"; or
- b. Furnished or available for the regular use of any "family member".

However, this Exclusion (6.) does not apply to you.

7. Sustained while "occupying" a vehicle without a reasonable belief that that "insured" is entitled to do so. This Exclusion (7.) does not apply to a "family member" using "your covered auto" which is owned by you.

8. Sustained while "occupying" a vehicle when it is being used in the "business" of an "insured". This Exclusion (8.) does not apply to "bodily injury" sustained while "occupying" a:

- a. Private passenger auto;
- b. Pickup or van; or
- c. "Trailer" used with a vehicle described in a. or b. above.

9. Caused by or as a consequence of:

- a. Discharge of a nuclear weapon (even if accidental);
- b. War (declared or undeclared);

- c. Civil war;
 - d. Insurrection; or
 - e. Rebellion or revolution.
10. From or as a consequence of the following, whether controlled or uncontrolled or however caused:
- a. Nuclear reaction;
 - b. Radiation; or
 - c. Radioactive contamination.
11. Sustained while "occupying" any vehicle located inside a facility designed for racing, for the purpose of:
- a. Competing in; or
 - b. Practicing or preparing for;
- any prearranged or organized racing or speed contest.

LIMIT OF LIABILITY

- A. The limit of liability shown in the Declarations for this coverage is our maximum limit of liability for each person injured in any one 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 accident.
- B. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and:
- 1. Part A or Part C of this policy; or
 - 2. Any Underinsured Motorists Coverage provided by this policy.

OTHER INSURANCE

If there is other applicable auto medical payments insurance we will pay only our share of the loss. Our share is the proportion that our limit of liability bears to the total of all applicable limits. However, 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", shall be excess over any other collectible auto insurance providing payments for medical or funeral expenses.

PART C - UNINSURED MOTORISTS COVERAGE

INSURING AGREEMENT

- A. 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 "bodily injury":

- 1. Sustained by an "insured"; and
- 2. 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".

Any judgment for damages arising out of a suit brought without our written consent is not binding on us.

- B. "Insured" as used in this Part means:
- 1. You or any "family member".
 - 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.
- C. "Uninsured motor vehicle" means a land motor vehicle or trailer of any type:
- 1. To which no bodily injury liability bond or policy applies at the time of the accident.
 - 2. To which a bodily injury liability bond or policy applies at the time of the accident. In this case its limit for bodily injury liability must be less than the minimum limit for bodily injury liability specified by

the financial responsibility law of the state in which "your covered auto" is principally garaged.

- 3. Which is a hit-and-run vehicle whose operator or owner cannot be identified and which hits:
 - a. You or any "family member";
 - b. A vehicle which you or any "family member" are "occupying"; or
 - c. "Your covered auto".
- 4. To which a bodily injury 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 "family member".
- 2. Owned or operated by a self-insurer under any applicable motor vehicle law, except a self-insurer which is or becomes insolvent.
- 3. Owned by any governmental unit or agency.
- 4. Operated on rails or crawler treads.
- 5. Designed mainly for use off public roads while not on public roads.
- 6. While located for use as a residence or premises.

EXCLUSIONS

- A. We do not provide Uninsured Motorists Coverage 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 "family member" 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.
- B. We do not provide Uninsured Motorists Coverage for "bodily injury" sustained by any "insured":
1. If that "insured" or the legal representative settles the "bodily injury" claim and such settlement prejudices our right to recover payment.
 2. While "occupying" "your covered auto" when it is being used as a public or livery conveyance. This Exclusion (B.2.) does not apply to a share-the-expense car pool.
 3. Using a vehicle without a reasonable belief that that "insured" is entitled to do so. This Exclusion (B.3.) does not apply to a "family member" using "your covered auto" which is owned by you.
- C. This coverage shall not apply directly or indirectly to benefit any insurer or self-insurer under any of the following or similar law:
1. Workers' compensation law; or
 2. Disability benefits law.
- D. We do not provide Uninsured Motorists Coverage for punitive or exemplary damages.

LIMIT OF LIABILITY

- A. The limit of liability shown in the Declarations for each person for Uninsured Motorists Coverage 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 accident. Subject to this limit for each person, the limit of liability shown in the Declarations for each accident for Uninsured Motorists Coverage is our maximum limit of liability for all damages for "bodily injury" resulting from any one 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 accident.
- B. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and:
1. Part A or Part B of this policy; or
 2. Any Underinsured Motorists Coverage provided by this policy.
- C. We will not make a duplicate payment under this coverage for any element of loss for which payment

has been made by or on behalf of persons or organizations who may be legally responsible.

- D. We will not pay for any element of loss if a person is entitled to receive payment for the same element of loss under any of the following or similar law:
1. Workers' compensation law; or
 2. Disability benefits law.

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 Part of the policy:

1. Any recovery for damages under all such policies or provisions of coverage may equal but not exceed the highest applicable limit for any one vehicle under any insurance providing coverage on either a primary or excess basis.
2. 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", shall be excess over any collectible insurance providing such coverage on a primary basis.
3. If the coverage under this policy is provided:
 - a. 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.
 - b. On an excess basis, we will pay only our share of the loss that must be paid under insurance 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.

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 Part 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 bodily injury 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.

PART D - COVERAGE FOR DAMAGE TO YOUR AUTO

INSURING AGREEMENT

- 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. If loss to more than one "your covered auto" or "non-owned auto" results from the same "collision", only the highest applicable deductible will apply. We will pay for loss to "your covered auto" caused by:
1. Other than "collision" only if the Declarations indicate that Other Than Collision Coverage is provided for that auto.
 2. "Collision" only if the Declarations indicate that Collision Coverage is provided for that auto.
- 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. "Collision" means the upset of "your covered auto" or a "non-owned auto" or their impact with another vehicle or object.

Loss caused by the following is considered other than "collision":

1. Missiles or falling objects;
2. Fire;
3. Theft or larceny;
4. Explosion or earthquake;
5. Windstorm;
6. Hail, water or flood;
7. Malicious mischief or vandalism;
8. Riot or civil commotion;
9. Contact with bird or animal; or
10. Breakage of glass.

If breakage of glass is caused by a "collision", you may elect to have it considered a loss caused by "collision".

- C. "Non-owned auto" means:
1. Any private passenger auto, pickup, van or "trailer" not owned by or furnished or available for the regular use of you or any "family member" while in the custody of or being operated by you or any "family member"; or
 2. Any auto 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:
 - a. Breakdown;
 - b. Repair;
 - c. Servicing;
 - d. Loss; or
 - e. Destruction.

TRANSPORTATION EXPENSES

- A. In addition, we will pay, without application of a deductible, up to a maximum of \$600 for:
1. Temporary transportation expenses not exceeding \$20 per day incurred by you in the event of a loss to "your covered auto". We will pay for such expenses if the loss is caused by:
 - a. Other than "collision" only if the Declarations indicate that Other Than Collision Coverage is provided for that auto.
 - b. "Collision" only if the Declarations indicate that Collision Coverage is provided for that auto.
 2. Expenses for which you become legally responsible in the event of loss to a "non-owned auto". We will pay for such expenses if the loss is caused by:

- a. Other than "collision" only if the Declarations indicate that Other Than Collision Coverage is provided for any "your covered auto".
- b. "Collision" only if the Declarations indicate that Collision Coverage is provided for any "your covered auto".

However, the most we will pay for any expenses for loss of use is \$20 per day.

B. Subject to the provisions of Paragraph A., if the loss is caused by:

- 1. A total theft of "your covered auto" or a "non-owned auto", we will pay only expenses incurred during the period:
 - a. Beginning 48 hours after the theft; and
 - b. Ending when "your covered auto" or the "non-owned auto" is returned to use or we pay for its loss.
- 2. Other than theft of a "your covered auto" or a "non-owned auto", we will pay only expenses beginning when the auto is withdrawn from use for more than 24 hours.

Our payment will be limited to that period of time reasonably required to repair or replace the "your covered auto" or the "non-owned auto".

EXCLUSIONS

We will not pay for:

- 1. Loss to "your covered auto" or any "non-owned auto" which occurs while it is being used as a public or livery conveyance. This Exclusion (1.) does not apply to a share-the-expense car pool.
- 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 any electronic equipment that reproduces, receives or transmits audio, visual or data signals. This includes but is not limited to:
 - 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 (4.) does not apply to electronic equipment that is permanently installed in "your covered auto" or any "non-owned auto".

- 5. Loss to tapes, records, disks or other media used with equipment described in Exclusion 4.
- 6. A total loss to "your covered auto" or any "non-owned auto" due to destruction or confiscation by governmental or civil authorities.

This Exclusion (6.) does not apply to the interests of Loss Payees in "your covered auto".

- 7. Loss to:
 - a. A "trailer", camper body, or motor home, which is not shown in the Declarations; or
 - b. Facilities or equipment used with such "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 (7.) does not apply to a:

- a. "Trailer", and its facilities or equipment, which you do not own; or
- b. "Trailer", camper body, or the facilities or equipment in or attached to the "trailer" or camper body, which you:
 - (1) Acquire during the policy period; and
 - (2) Ask us to insure within 14 days after you become the owner.
- 8. Loss to any "non-owned auto" when used by you or any "family member" without a reasonable belief that you or that "family member" are entitled to do so.
- 9. Loss to equipment designed or used for the detection or location of radar or laser.
- 10. Loss to any custom furnishings or equipment in or upon any pickup or van. Custom furnishings or equipment include but are not limited to:
 - a. Special carpeting or insulation;
 - b. Furniture or bars;
 - c. Height-extending roofs; or
 - d. Custom murals, paintings or other decals or graphics.

This Exclusion (10.) does not apply to a cap, cover or bedliner in or upon any "your covered auto" which is a pickup.

11. Loss to any "non-owned auto" 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.
12. Loss to "your covered auto" or any "non-owned auto", located inside a facility designed for racing, for the purpose of:
 - a. Competing in; or
 - b. Practicing or preparing for;any prearranged or organized racing or speed contest.
13. Loss to, or loss of use of, a "non-owned auto" rented by:
 - a. You; or
 - b. Any "family member";if a rental vehicle company is precluded from recovering such loss or loss of use, from you or that "family member", pursuant to the provisions of any applicable rental agreement or state law.

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; or
 2. Amount necessary to repair or replace the property with other property of like kind and quality.However, the most we will pay for loss to:
 1. Any "non-owned auto" which is a trailer is \$1500.
 2. Electronic equipment that reproduces, receives or transmits audio, visual or data signals, which is permanently installed in the auto in locations not used by the auto manufacturer for installation of such equipment, is \$1,000.
- B. An adjustment for depreciation and physical condition will be made in determining actual cash value in the event of a total loss.

- C. If a repair or replacement results in better than like kind or quality, we will not pay for the amount of the betterment.

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.

NO BENEFIT TO BAILEE

This insurance shall 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, 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" shall be excess over any other collectible source 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. The two appraisers will select an umpire. The appraisers will state separately the actual cash value and the amount of loss. 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.

PART E - 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.
 - 4. Authorize us to obtain:
 - a. Medical reports; and
 - b. Other pertinent records.
- C. A person seeking Uninsured Motorists Coverage must also:
 - 1. Promptly notify the police if a hit-and-run driver is involved.
 - 2. Promptly send us copies of the legal papers if a suit is brought.
- D. A person seeking Coverage For Damage To Your Auto must also:
 - 1. 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.
 - 2. Promptly notify the police if "your covered auto" or any "non-owned auto" is stolen.
 - 3. Permit us to inspect and appraise the damaged property before its repair or disposal.

PART F - GENERAL PROVISIONS

BANKRUPTCY

Bankruptcy or insolvency of the "insured" shall 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 classification of insured vehicles;
 - 2. Operators using insured vehicles;
 - 3. The place of principal garaging of insured vehicles;
 - 4. Coverage, deductible or limits.

If a change resulting from A. or B. 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 program revision that includes both broadenings and restrictions in coverage, whether that general program revision is implemented through introduction of:

- 1. A subsequent edition of your policy; or
- 2. An Amendatory Endorsement.

FRAUD

We do not provide coverage for any "insured" 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.

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 Part A, 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 shall be subrogated to that right. That person shall 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 Part D, against any person using "your covered auto" with a reasonable belief that that 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 shall:
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 as 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 to loss to, or accidents involving, "your covered auto" while being transported between their ports.

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 written notice of the date cancellation is to take effect.
2. We may cancel by mailing to the named insured shown in the Declarations at the address shown in this policy:
 - a. At least 10 days' notice:
 - (1) If cancellation is for nonpayment of premium; or
 - (2) If notice is mailed during the first 60 days this policy is in effect and this is not a renewal or continuation policy; or
 - b. At least 20 days' notice in all other cases.
3. After this policy is in effect for 60 days, or if this is a renewal or continuation policy, we will cancel only:
 - a. For nonpayment of premium; or
 - b. If your driver's license or that of:
 - (1) Any driver who lives with you; or

(2) Any driver who customarily uses "your covered auto";

has been suspended or revoked. 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; or

c. If the policy was obtained through material misrepresentation.

B. Nonrenewal

If we decide not to renew or continue this policy, we will mail notice to the named insured shown in the Declarations at the address shown in this policy. Notice will be mailed at least 20 days before the end of the policy period. Subject to this notice requirement, if the policy period is:

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

C. Automatic Termination

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

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. We may deliver any notice instead of mailing it. Proof of mailing of any notice shall be sufficient proof of notice.
2. If this policy is cancelled, you may be entitled to a premium refund. If so, we will send you the refund. The premium refund, if any, will be computed according to our manuals. However, making or offering to make the refund is not a condition of cancellation.
3. The effective date of cancellation stated in the notice shall become the end of the policy period.

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 AUTO POLICIES

If this policy and any other auto insurance policy issued to you by us 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.

THE PERSONAL AUTO POLICY

STATE AUTOMOBILE MUTUAL INSURANCE COMPANY
518 EAST BROAD STREET * COLUMBUS, OHIO 43215-3976 * 614-464-5000

STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY
1300 WOODLAND AVENUE * WEST DES MOINES, IOWA 50265-0150 * 515-223-9438

STATE AUTO INSURANCE COMPANY OF OHIO
518 EAST BROAD STREET * COLUMBUS, OHIO 43215-3976 * 614-464-5000

MILBANK INSURANCE COMPANY 800-MILBANK
107 FLYNN DRIVE * MILBANK, SOUTH DAKOTA 57252 * 605-432-5551

MERIDIAN SECURITY INSURANCE COMPANY
2955 NORTH MERIDIAN STREET * INDIANAPOLIS, INDIANA 46208-4788 * 1-800-777-7324

MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY
2955 NORTH MERIDIAN STREET * INDIANAPOLIS, INDIANA 46208-4788 * 1-800-777-7324

STATE AUTO INSURANCE COMPANY OF WISCONSIN
1062 OAK FOREST DRIVE, SUITE 100 * ONALASKA, WISCONSIN 54650 * 608-783-1700

FARMERS CASUALTY INSURANCE COMPANY
1300 WOODLAND AVENUE * WEST DES MOINES, IOWA 50265 * 515-223-9438

STATE AUTO FLORIDA INSURANCE COMPANY
2955 NORTH MERIDIAN STREET * INDIANAPOLIS, INDIANA 46208-4788 * 1-800-777-7324

STATE AUTO NATIONAL INSURANCE COMPANY
518 EAST BROAD STREET * COLUMBUS, OHIO 43215 * 614-464-5200

HOME OFFICE * 518 EAST BROAD STREET * COLUMBUS, OHIO 43215-3976 * 614-464-5000



READ YOUR POLICY CAREFULLY. This cover sheet provides only a brief outline of some of the important features of your policy. This is not the insurance contract and only the actual policy provisions will control. The policy itself sets forth, in detail, the rights and obligations of both you and your insurance company. IT IS, THEREFORE, IMPORTANT THAT YOU READ YOUR POLICY.

YOUR PERSONAL AUTO POLICY QUICK REFERENCE

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ENDORSEMENTS	IF ANY: Endorsement number and edition date as specified in the Declarations	

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TRAILER/CAMPER BODY COVERAGE (MAXIMUM LIMIT OF LIABILITY)

SCHEDULE

Description Of Vehicle	Limit of Liability		Premium	
	Collision	Other Than Collision	Collision	Other Than Collision
	\$ _____ Less	\$ _____ Less		
	\$ _____ Ded.	\$ _____ Ded.	\$ _____	\$ _____
	\$ _____ Less	\$ _____ Less		
	\$ _____ Ded.	\$ _____ Ded.	\$ _____	\$ _____
	\$ _____ Less	\$ _____ Less		
	\$ _____ Ded.	\$ _____ Ded.	\$ _____	\$ _____

NOTICE

The amount shown in the Schedule or in the Declarations is not necessarily the amount you will receive at the time of loss or damage for the described property. PLEASE refer to the Limit Of Liability Provision below.

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

- A. For the purpose of the coverage provided by this endorsement, "your covered auto" means a "trailer" or camper body.
- B. Exclusion 7. of Part D - Coverage For Damage To Your Auto does not apply to coverage provided by this endorsement.
- C. We will pay for direct and accidental loss to:
 - 1. A "trailer" or camper body described in the Schedule or in the Declarations; and
 - 2. Facilities or equipment designed to be used with the described "trailer" or camper body while in or attached to the "trailer" or camper body. Facilities or equipment include but are not limited to:
 - a. Cooking, dining, plumbing, or refrigeration facilities;
 - b. Awnings or cabanas; or
 - c. Any other facilities or equipment designed to be used with a "trailer" or camper body.

We will pay for loss caused by:

- 1. Other than "collision" only if the Schedule or Declarations indicates that Other Than Collision Coverage is provided for that "trailer" or camper body.

- 2. "Collision" only if the Schedule or Declarations indicates that Collision Coverage is provided for that "trailer" or camper body.
- D. The following exclusions are added:
 - 1. We will not pay for loss to:
 - a. Clothing or luggage;
 - b. Business or office equipment; or
 - c. Articles which are sales samples or used in exhibitions.
 - 2. This coverage does not apply to furnishings or equipment that are excluded from coverage under Exclusions 4., 5., 9., or 10. of Part D.
- E. With respect to coverage under this endorsement, the Limit Of Liability Provision of Part D is replaced by the following:

LIMIT OF LIABILITY

Our limit of liability for loss will be the lesser of the:

- 1. Amount shown in the Schedule or in the Declarations;
- 2. Actual cash value of the stolen or damaged property; or
- 3. Amount necessary to repair or replace the property with other property of like kind and quality.

Our payment for loss will be reduced by any applicable deductible shown in the Schedule or in the Declarations. If loss to more than one "your covered auto" results from the same "collision", only the highest applicable deductible will apply.

An adjustment for depreciation and physical condition will be made in determining actual cash value in the event of a total loss.

If a repair or replacement results in better than like kind or quality, we will not pay for the amount of the betterment.

This endorsement must be attached to the Change Endorsement when issued after the policy is written.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.
EXCESS ELECTRONIC EQUIPMENT COVERAGE

SCHEDULE

Coverage is provided where a premium and Limit of Liability is shown for the coverage.

Description Of Vehicle	Limit Of Liability		Premium
	Excess Electronic Equipment	Tapes, Records, Disks And Other Media Only	
	\$	\$200	\$
	\$	\$200	\$
	\$	\$200	\$

NOTICE

The amount shown in the Schedule or in the Declarations is not necessarily the amount you will receive at the time of loss or damage for the described property. PLEASE refer to the Limit Of Liability Provisions below.

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

I. Excess Electronic Equipment

The following is added to Paragraph A. of the Limit Of Liability Provision of Part D:

In the event of a loss to a "non-owned auto", or to a "your covered auto" shown in the Schedule or in the Declarations for which Excess Electronic Equipment Coverage applies:

The most we will pay for loss to electronic equipment that reproduces, receives or transmits audio, visual or data signals that is permanently installed in the auto, in locations not used by the auto manufacturer for installation of such equipment is increased from \$1,000 to the amount shown in the Schedule or in the Declarations.

II. Coverage For Tapes, Records, Disks And Other Media

A. Exclusion 5. of Part D - Coverage For Damage To Your Auto does not apply to the extent that coverage is provided under this endorsement for tapes, records, disks or other media.

B. We will also pay, without application of a deductible, for direct and accidental loss to tapes, records, disks or other media if they are:

1. Owned by you or any "family member"; and

2. In or upon "your covered auto" or any "non-owned auto" at the time of the loss.
- C. With respect to Coverage For Tapes, Records, Disks And Other Media, the Limit Of Liability Provision of Part D is replaced by the following:

LIMIT OF LIABILITY

1. Our limit of liability for the total of all losses to tapes, records, disks or other media, as a result of any one occurrence shall be the lesser of:

- a. \$200;
- b. The actual cash value of the stolen or damaged property; or
- c. The amount necessary to repair or replace the property with other property of like kind and quality.

If Excess Electronic Equipment Coverage is purchased, the limit of liability applicable for losses to tapes, records, disks or other media under this endorsement is in addition to any limits of liability applicable to Excess Electronic Equipment Coverage.

2. An adjustment for depreciation and physical condition will be made in determining actual cash value in the event of a total loss.
3. If a repair or replacement results in better than like kind or quality, we will not pay for the amount of the betterment.

This endorsement must be attached to the Change Endorsement when issued after the policy is written.



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CUSTOMIZING EQUIPMENT COVERAGE

SCHEDULE

Description Of Vehicle
1.
2.
3.

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

- A. Exclusion 10. of Part D - Coverage For Damage To Your Auto does not apply to coverage provided by this endorsement.
- B. With respect to a vehicle for which the Schedule or Declarations indicates that Customizing Equipment Coverage applies, we will pay for direct and accidental loss to custom furnishings or equipment including, but not limited to:

- 1. Special carpeting or insulation;
 - 2. Furniture or bars;
 - 3. Height-extending roofs; or
 - 4. Custom murals, paintings, or other decals or graphics.
- C. This coverage does not apply to furnishings or equipment that are excluded from coverage under Exclusions 4., 5., 7. or 9. of Part D.

This endorsement must be attached to the Change Endorsement when issued after the policy is written.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SNOWMOBILE ENDORSEMENT SCHEDULE

Description of Snowmobile	Passenger Hazard Excluded		
1.	Yes ()	No ()	
2.	Yes ()	No ()	
3.	Yes ()	No ()	
Coverage is provided where a premium and a limit of liability is shown for the coverage.			
Coverages	Limit Of Liability	Veh. 1	Premium Veh. 2 Veh.3
Liability: Bodily Injury	\$	Each person	\$
	\$	Each accident	
Property Damage	\$	Each accident	\$
	\$	Each person	\$
	\$	Each accident	
	\$	Each accident	\$
	\$	Each person	\$
	\$	Each accident	
	\$	Each accident	\$
Medical Payments	\$	Each person	\$
	\$	Each person	\$
	\$	Each person	\$
Uninsured Motorists: Bodily Injury	\$	Each person	\$
	\$	Each accident	
Property Damage	\$	Each accident	\$
	\$	Each person	\$
	\$	Each accident	
	\$	Each accident	\$
	\$	Each person	\$
	\$	Each accident	
	\$	Each accident	\$
Collision	\$	Less \$ Ded.	\$
	\$	Less \$ Ded.	\$
	\$	Less \$ Ded.	\$
Other Than Collision	\$	Less \$ Ded.	\$
	\$	Less \$ Ded.	\$
	\$	Less \$ Ded.	\$
TOTAL PREMIUM			\$

NOTICE

For the Collision and Other Than Collision Coverages, the amount shown in the Schedule or in the Declarations is not necessarily the amount you will receive at the time of loss or damage for the described "snowmobile". PLEASE refer to the Limit Of Liability Provision below.

With respect to the "snowmobiles" and coverages described in the Schedule or in the Declarations, the provisions of the policy apply unless modified by this endorsement.

I. Definitions

The Definitions Section is amended as follows:

- A. For the purpose of the coverage provided by this endorsement, the terms "auto", "motor vehicle" and "vehicle" are replaced by the term "snowmobile" except for Uninsured Motorists Coverage. In Uninsured Motorists

Coverage, the term "uninsured motor vehicle" includes a "snowmobile".

- B. The reference to "Declarations" in the Limit of Liability provisions of the policy includes "Schedule".
- C. The following definition is added: "Snowmobile" means:

1. A land motor vehicle which is:
 - a. Designed for use mainly off public roads on snow or ice; and
 - b. Propelled solely by means of the following or similar mechanical devices:
 - (1) Wheels;
 - (2) Crawler-type treads; or
 - (3) Belts.
2. A "trailer" designed for being towed by, but not for transporting, a vehicle described in 1. above.

However, "snowmobile" does not include any vehicle which is propelled by airplane type propellers or fans.

- D. The term "your covered auto" is replaced by the term "your covered snowmobile". "Your covered snowmobile" means:
 1. Any "snowmobile" shown in the Schedule or in the Declarations.
 2. Any "snowmobile" on the date you become the owner. This provision applies only if you:
 - a. Acquire the "snowmobile" during the policy period; and
 - b. Ask us to insure it within 14 days after you become the owner.
 3. Any "snowmobile" you do not own while used as a temporary substitute for any other "snowmobile" 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 (3.) does not apply to Coverage For Damage To Your Auto.

II. Part A - Liability Coverage

Part A is amended as follows with respect to a "snowmobile":

- A. The definition of "insured" is replaced by the following:

"Insured" means:

 1. You or any "family member" for the ownership, maintenance or use of any "snowmobile".
 2. Any person using "your covered snowmobile".
 3. For "your covered snowmobile", 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 Part.
 4. For any "snowmobile", other than "your covered snowmobile", any person or organization but only with respect to

legal responsibility for acts or omissions of you or any "family member" for whom coverage is afforded under this Part. This provision applies only if the person or organization does not own or hire the "snowmobile".

- B. The Exclusions Section is amended as follows:
 1. Exclusions A.6. and A.7. are replaced by the following:

We do not provide Liability Coverage for any "insured" maintaining or using a "snowmobile" in any "business".
 - 2.. Exclusion B.1. does not apply.
 3. Exclusion B.4. is replaced by the following:

We do not provide Liability Coverage for the ownership, maintenance or use of any "snowmobile":

 - a. Operated in; or
 - b. While in practice or preparation for; any racing or speed contest regardless of whether such contest is prearranged or organized.
 4. The following exclusion is added to Section B.:

We do not provide Liability Coverage for the ownership, maintenance or use of any "snowmobile" while rented or leased to any "insured" or organization other than you.
 5. The following exclusion applies under Section A. to any "snowmobile" for which the Schedule or Declarations indicates that the passenger hazard is excluded:

We do not provide Liability Coverage for any "insured" for "bodily injury" to any "insured" while "occupying", or while being towed by, the described "snowmobile".
- C. The Other Insurance Provision is replaced by the following:

OTHER INSURANCE

Any insurance we provide shall be excess over any other collectible insurance.

III. Part B - Medical Payments Coverage

Part B is amended as follows with respect to a "snowmobile":

- A. The definition of an "insured" is replaced by the following:

"Insured" means:

 1. You or any "family member":
 - a. While "occupying"; or
 - b. As a pedestrian when struck by; a "snowmobile".
 2. Any other person while "occupying" "your covered snowmobile".
- B. The Exclusions Section is amended as follows:
 1. Exclusion 1. does not apply.
 2. Exclusion 8. is replaced by the

following:

We do not provide Medical Payments Coverage for any "insured" for "bodily injury" sustained while "occupying" a "snowmobile" when it is being used in the "business" of an "insured".

3. Exclusion 11. is replaced by the following:
We do not provide Medical Payments Coverage for any "insured" for "bodily injury" sustained while "occupying" any "snowmobile":

- a. Operated in; or
- b. While in practice or preparation for; any racing or speed contest regardless of whether such contest is prearranged or organized.

4. The following exclusion is added:
We do not provide Medical Payments Coverage for any "insured" for "bodily injury" sustained while "occupying" any "snowmobile" while rented or leased to any organization or any "insured" other than you.

- C. The Other Insurance Provision is replaced by the following:
OTHER INSURANCE
Any insurance we provide shall be excess over any other collectible auto insurance providing payments for medical or funeral expenses.

IV. Part C - Uninsured Motorists Coverage

Part C is amended as follows with respect to a "snowmobile":

- A. Except for a "snowmobile", a vehicle operated on rails or crawler-treads is not an "uninsured motor vehicle".

- B. The following exclusions are added to Section B. of the Exclusions Section:

We do not provide coverage for "bodily injury" sustained by any "insured", or where afforded "property damage":

While "occupying" any "snowmobile" while rented or leased to any organization or any "insured" other than you; or

While "occupying" any "snowmobile":

- a. Operated in; or
- b. While in practice or preparation for; any racing or speed contest regardless of whether such contest is prearranged or organized.

- C. The Other Insurance Provision is replaced by the following:

OTHER INSURANCE

Any insurance we provide shall be excess over any other collectible insurance.

- V. Part D - Coverage For Damage to Your Auto
Part D is amended as follows with respect to a "snowmobile":

- A. Exclusion 13. is replaced by the following:
We will not pay for loss to any "snowmobile":

- a. Operated in; or
- b. While in practice or preparation for; any racing or speed contest regardless of whether such contest is prearranged or organized.

- B. The following exclusion is added to the Exclusions Section:

We will not pay for loss to any "snowmobile" while rented or leased to any person or organization other than you.

- C. With respect to the Coverage(s) shown as applicable to a "snowmobile" described in the Schedule or in the Declarations, the Limit Of Liability Provision is replaced by the following:
LIMIT OF LIABILITY

- A. Our limit of liability for loss will be the lesser of the:

- 1. Amount shown in the Schedule or in the Declarations;
- 2. Actual cash value of the stolen or damaged property; or
- 3. Amount necessary to repair or replace the property with other property of like kind and quality.

Our payment for loss will be reduced by any applicable deductible shown in the Schedule or in the Declarations. If loss to more than one "snowmobile" results from the same "collision", only the highest applicable deductible will apply.

- B. An adjustment for depreciation and physical condition will be made in determining actual cash value in the event of a total loss.

- C. If a repair or replacement results in better than like kind or quality, we will not pay for the amount of the betterment.

This endorsement must be attached to the Change Endorsement when issued after the policy is written.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MISCELLANEOUS TYPE VEHICLE ENDORSEMENT

SCHEDULE

Description And Type Of Vehicle		Passenger Hazard Excluded		Premium		
1.		Yes <input type="checkbox"/>	No <input type="checkbox"/>			
2.		Yes <input type="checkbox"/>	No <input type="checkbox"/>			
3.		Yes <input type="checkbox"/>	No <input type="checkbox"/>			
Coverage is provided where a premium and a limit of liability is shown for the coverage.						
Coverages		Limit Of Liability		Veh. 1	Veh. 2	Veh. 3
Liability	Bodily Injury	\$	Each Person	\$		
		\$	Each			
Damage	Property	\$	Each	\$		
		\$	Each			
	\$	Each Person	\$			
	\$	Each				
\$	Each Person			\$		
\$	Each					
Medical Payments		\$	Each Person	\$		
		\$	Each Person		\$	
		\$	Each Person			\$
Uninsured Motorists:	Bodily Injury	\$	Each Person	\$		
		\$	Each			
Damage	Property	\$	Each	\$		
		\$	Each			
	\$	Each Person	\$			
	\$	Each				
\$	Each Person			\$		
\$	Each					
Collision	\$	Less	\$	Ded.	\$	
	\$	Less	\$	Ded.		\$
	\$	Less	\$	Ded.		\$
Other Than Collision	\$	Less	\$	Ded.	\$	
	\$	Less	\$	Ded.		\$
	\$	Less	\$	Ded.		\$
Total Premium				\$		

NOTICE

For the Collision and Other Than Collision Coverages, the amount shown in the Schedule or in the Declarations is not necessarily the amount you will receive at the time of loss or damage for the described property. PLEASE refer to the Limit Of Liability Provision below.

With respect to the "miscellaneous type vehicles" and coverages described in the Schedule or in the Declarations, the provisions of the policy apply unless modified by this endorsement.

I. Definitions

The Definitions Section is amended as follows:

- A. For the purpose of the coverage provided by this endorsement "miscellaneous type vehicle" means a motor home, motorcycle or other similar type vehicle, all-terrain vehicle, dune buggy or golf cart.
- B. The definition of "your covered auto" is replaced by the following:

"Your covered auto" means:

- 1. Any "miscellaneous type vehicle" shown in the Schedule or in the Declarations.
- 2. A "newly acquired auto".
- 3. Any "trailer".
- 4. Any "miscellaneous type vehicle" or auto 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 (4.) does not apply to Coverage for Damage to Your Auto.

- C. Paragraph 1. of the definition of "Newly acquired auto" is replaced by the following:

- 1. "Newly acquired auto" means any of the following types of vehicles you become the owner of during the policy period:
 - a. A private passenger auto;
 - b. A pickup or van, for which no other insurance policy provides coverage, that:
 - (1) Has a Gross Vehicle Weight Rating of 10,000 lbs. or less; and
 - (2) Is not used for the delivery or transportation of goods and materials unless such use is:
 - (a) Incidental to your "business" of installing, maintaining or repairing furnishings or equipment; or

(b) For farming or ranching; or

- c. Any "miscellaneous type vehicle" of the same type shown in the Schedule or in the Declarations.

II. Part A - Liability Coverage

Part A is amended as follows:

- A. The definition of "insured" is replaced by the following:

"Insured" means:

- 1. You or any "family member" for the ownership, maintenance or use of "your covered auto".
- 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 Part.

- B. The Exclusions Section is amended as follows:

- 1. Exclusion B.1. is replaced by the following:

We do not provide Liability Coverage for the ownership, maintenance or use of 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; or
- b. To any "trailer"; or
- c. To a vehicle insured for Liability Coverage under this endorsement.

- 2. The following exclusion applies under Part A to any vehicle for which the Schedule or Declarations indicates that the passenger hazard is excluded:

We do not provide Liability Coverage for any "insured" for "bodily injury" to any person while "occupying" the described "miscellaneous type vehicle".

III. Part B - Medical Payments Coverage

Exclusion 1. of Part B is replaced by the following:

We do not provide Medical Payments Coverage for any "insured" for "bodily injury" sustained while "occupying" any motorized vehicle having fewer than four wheels. However, this Exclusion (1.) does not apply to a motorized vehicle having fewer than four wheels if it is insured for Medical Payments Coverage under this endorsement.

IV. Part D - Coverage For Damage To Your Auto

Part D is amended as follows:

A. The following is added to the Insuring Agreement:

We will pay for direct and accidental loss to facilities or equipment designed to be used with a "your covered auto" shown in the Schedule or in the Declarations which is a motor home, while such facilities or equipment is in or attached to the 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 designed to be used with a motor home.

B. The following is added to the definition of "non-owned auto":

3. Any motor home, motorcycle or other similar type vehicle, all-terrain vehicle, dune buggy or golf cart you do not own while used as a temporary substitute for "your covered auto" which is out of its normal use because of its:
 - a. Breakdown;
 - b. Repair;
 - c. Servicing;
 - d. Loss; or
 - e. Destruction.

C. The Exclusions Section is amended as follows:

1. Exclusion 7. does not apply to:
 - a. Any "miscellaneous type vehicle", shown in the Schedule or in the Declarations, which is a motor home; and
 - b. Facilities or equipment designed to be used with the described motor home while in or attached to the motor home.

2. The following exclusions are added:

- a. We will not pay for loss to:
 - (1) Clothing or luggage;
 - (2) Business or office equipment; or
 - (3) Articles which are sales samples or used in exhibitions.
- b. This coverage does not apply to furnishings or equipment that are excluded from coverage under Exclusions 4., 5., 9. or 10. of Part D.

D. With respect to the Coverage(s) shown as applicable to a vehicle described in the Schedule or in the Declarations, the Limit Of Liability Provision is replaced by the following:

LIMIT OF LIABILITY

A. Our limit of liability for loss will be the lesser of the:

1. Amount shown in the Schedule or in the Declarations;
2. Actual cash value of the stolen or damaged property; or
3. Amount necessary to repair or replace the property with other property of like kind and quality.

Our payment for loss will be reduced by any applicable deductible shown in the Schedule or in the Declarations. If loss to more than one "your covered auto" results from the same "collision" only the highest applicable deductible will apply.

B. An adjustment for depreciation and physical condition will be made in determining actual cash value in the event of a total loss.

C. If a repair or replacement results in better than like kind or quality, we will not pay for the amount of the betterment.

This endorsement must be attached to the Change Endorsement when issued after the policy is written.



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

JOINT OWNERSHIP COVERAGE

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

SCHEDULE

Description Of Vehicle						
1.						
2.						
3.						
Coverage is provided where a premium and a limit of liability are shown for the coverage.						
Coverages			Limit Of Liability	Veh. 1	Premium Veh. 2	Veh. 3
Liability:	Bodily Injury	\$	Each person	\$		
		\$	Each accident			
	Property Damage	\$	Each accident	\$		
		\$	Each person		\$	
		\$	Each accident		\$	
		\$	Each accident		\$	
		\$	Each person			\$
		\$	Each accident			\$
		\$	Each accident			\$
Medical Payments		\$	Each person	\$		
		\$	Each person		\$	
		\$	Each person			\$
Uninsured Motorists:	Bodily Injury	\$	Each person	\$		
		\$	Each accident			
	Property Damage	\$	Each accident	\$		
		\$	Each person		\$	
		\$	Each accident		\$	
		\$	Each accident		\$	
		\$	Each person			\$
		\$	Each accident			\$
Collision		Less \$	Ded.	\$		
		Less \$	Ded.		\$	
		Less \$	Ded.			\$
Other Than Collision		Less \$	Ded.	\$		
		Less \$	Ded.		\$	
		Less \$	Ded.			\$
TOTAL PREMIUM				\$		

If the above schedule is blank, please refer to the
Declarations for the vehicle(s) covered by this endorsement.

I. Definitions

The Definitions Section is amended as follows:

A. For the purpose of the coverage provided by this endorsement, "you" and "your" refer to two or more:

1. Individuals, other than husband and wife, residing in the same household; or

2. "Non-resident relatives"

who jointly own:

1. A private passenger auto; or
2. A pickup or van that:
 - a. Has a Gross Vehicle Weight Rating of 10,000 lbs. or less; and
 - b. Is not used for the delivery or transportation of goods and materials unless such use is:
 - (1) Incidental to your "business" of installing, maintaining or repairing furnishings or equipment; or
 - (2) For farming or ranching.

B. The definition of "your covered auto" is replaced by the following:

"Your covered auto" means:

1. Any vehicles shown in the Schedule or in the Declarations.
2. A "newly acquired auto".
3. Any "trailer" you own.
4. Any auto 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 (4.) does not apply to Coverage For Damage To Your Auto.

C. The following definition is added:

"Non-resident relatives" means two or more persons related by blood, marriage or adoption who reside in separate households. This includes a ward or foster child.

II. Part A - Liability Coverage

The following exclusion is added to Part A unless the Schedule or Declarations indicate that such exclusion does not apply:

We do not provide Liability Coverage for the ownership, maintenance or use of any vehicle, other than "your covered auto", by any:

1. "Non-resident relative"; or
2. "Family member" of a "non-resident relative".

This endorsement must be attached to the Change Endorsement when issued after the policy is written.



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TRUST ENDORSEMENT

SCHEDULE

Name Of Trust	Name(s) And Address(es) Of Trustee(s) (If other than the Named Insured shown in the Declarations)

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

I. Definitions

The following is added to Paragraph C. of the Definitions Section:

For purposes of this policy, a private passenger type auto, pickup or van shall be deemed to be owned by a person if title is transferred to the trust shown in the Schedule or in the Declarations.

II. Part F - General Provisions

Part F is amended as follows:

The following is added to the Termination provision:

If this policy is terminated, notice will also be mailed to the Trustee(s) shown in the Schedule or in the Declarations.

This endorsement must be attached to the Change Endorsement when issued after the policy is written.

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PP1303 (01/05)

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ISO Properties, Inc., 2003

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INTEREST

The limit of liability shown in the Declarations for Bodily Injury Liability and Property Damage Liability applies also to the Additional Interest shown in the Declarations as subject to this endorsement with respect to the use of covered autos owned or operated by you and covered by the policy, provided the actual use of the covered auto is by you or with your permission.

The insurance does not cover any person or organization, or any agent, employee, or contractor other than you, who is required to carry automobile liability insurance under any motor carrier law because of transporting property for the named insured or for others.

In the event of cancellation, the additional interest named in the Declarations will be provided the same notice as provided the named insured.

BROAD FORM PERSONAL AUTO COVERAGES ENDORSEMENT

PART A - LIABILITY

Supplementary Payments Provision 1. of Part A is replaced by the following:

1. Up to \$350 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.

Supplementary Payments Provisions 6., 7., and 8. are added:

6. Expenses incurred by an "insured" for first aid to others at the time of an accident involving an auto or "trailer" to which the Liability Coverage applies. However, any payment under this provision will reduce any amount that person is entitled to recover under the Liability and Medical Payments Coverages.

7. ACCIDENTAL DEATH COVERAGE. In addition to our limit of liability, we will pay on behalf of you or your spouse the sum of \$1,000 in the event of your death, subject to the following conditions:

1. Death must result directly and independently of all other causes from "bodily injury";
2. The injury must be caused by accident and sustained by you or your spouse in one of the following ways:
 - a. While "occupying" a motor vehicle designed for use mainly on public roads;
 - b. As a pedestrian when struck by either a motor vehicle designed for use mainly on public roads or a trailer of any type.

3. Death must occur within 90 days of the accident. (This provision, 7.A.3., does not apply in PA.)

Payment will be made to a decedent's surviving spouse, or to his or her estate, in the absence of a spouse. If both of you die, as provided herein, \$2,000 will be paid to the decedents' estates. or \$1000 will be paid to each individual estate, if separate.

The provisions of this Supplementary Payments Provision 7. do not apply:

1. To death sustained while "occupying" any vehicle located for use as a residence or premises;
2. To the death of you resulting from "bodily injury" sustained in the course of your occupation while operating,

"occupying", loading or unloading any commercial auto or trailer, or repairing or servicing any auto or trailer, or any auto or trailer used as a public or livery conveyance;

3. To suicide, sane or insane;
4. To death caused by, or as a consequence of, discharge of a nuclear weapon (even if accidental), war (declared or undeclared), civil war, insurrection, or rebellion or revolution.

8. Reasonable expenses for attorney's fee, not in excess of \$50, incurred by you in the event of your arrest as a result of an accident causing bodily injury to any person.

PART D - COVERAGE FOR DAMAGE TO YOUR AUTO

- A. The following is added to Insuring Agreement paragraph A (exception: this amendment does not apply in South Carolina):

The deductible amount shall not apply:

1. To loss caused by a "collision" of "your covered auto" or any "non-owned auto", with another auto insured by us; or
2. To loss caused by a "collision" of "your covered auto" or any "non-owned auto", with another auto not insured by us provided:
 - a. The loss to "your covered auto" or any "non-owned auto" exceeds the deductible amount; and
 - b. The operator of such other auto has been positively identified; and
 - c. The operator of such other auto is, in our judgment, solely at fault for the loss to "your covered auto" or any "non-owned auto"; and
 - d. No statute is applicable at the time of the accident which relieves the operator of such other auto of tort liability or in any other manner impairs the subrogation right of us.

- B. The Personal Effects Provision is added to Part D:

In addition, we will pay for loss by fire or lightning to wearing apparel and other personal effects, which are the property of you or a "family member", while such effects are in or upon "your covered auto" or any "non-owned auto". The limit of our liability for loss to personal effects arising out of any one accident is \$250.



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

DIFFERENCE IN VALUE COVERAGE ENDORSEMENT AUTO LOAN - LEASED AUTO

The provisions and exclusions that apply to Part D also apply to this endorsement except as amended by this endorsement. In the event of a covered total loss to "your covered auto," for which a premium charge is shown in the Declarations as being covered for Difference in Value Coverage, we will pay the unpaid amount due on the lease or loan for "your covered auto" less:

1. Actual cash value of the stolen or damaged property paid under Part D of the policy; and
2. Any:
 - a. overdue lease/loan payments at the time of the loss;
 - b. financial penalties imposed under a lease for excessive use, abnormal wear-and-wear, or high mileage;
 - c. security deposits not refunded by a lessor;
 - d. costs for extended warranties, credit life insurance, health, accident or disability insurance purchased with the loan or lease;

- e. carry-over balances from previous loans or leases; and
- f. portion of any loan which is in excess of the original purchase price of "your covered auto."

But our total limit of liability for this coverage will not exceed \$5,000.

Physical damage resulting in total loss means a loss in which the cost of repairs plus the salvage value exceeds the actual cash value.

ADDITIONAL CONDITIONS

This coverage shall apply only to the original lease or loan agreement written on "your covered auto" not previously titled.

For the purposes of this endorsement, a loan agreement means a loan in which the lender, a financial institution, or a dealer retains a valid security interest in "your covered auto."



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ANTIQUÉ AUTO/CLASSIC AUTO - LIMITED USE

Liability Coverage and/or Coverage for Damage to Your Auto for an auto described as "antique" or "classic" applies provided such auto is kept solely for use in exhibitions, club activities, parades, or other public events. Occasional use for other purposes is not excluded.

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPARE PARTS COVERAGE

We agree that Part D, Coverage for Damage to Your Auto, Other Than Collision loss, applies also to spare parts provided the spare parts are kept solely for use with the auto shown in the declarations for which a specific premium charge indicates that coverage is provided.

Spare Parts means parts kept on your property, but not on your auto, solely for use with the auto specified in the Declarations. Tools shall not be considered spare parts.

Maximum Amount of Coverage for Spare Parts is shown in the Declarations, less a \$50 Deductible.

OWNED AUTO - BUSINESS ENTITY

Paragraph 5. is added to the definition of "your covered auto" as follows:

5. Any of the following types of vehicles on the date a business entity of which you are an owner acquires ownership:

- a. Private passenger auto; or
- b. A pickup or van for which no other insurance policy provides similar coverage:
 - (1) has a Gross Vehicle Weight Rating of 10,000 lbs. or less; and
 - (2) is not used for the delivery or transportation of goods and materials unless such use is:
 - (a) incidental to your "business" of installing, maintaining or repairing furnishings or equipment; or
 - (b) for farming or ranching.

a. For any coverage provided in this policy, except Coverage For Damage To Your Auto, a "newly acquired auto" will have the broadest coverage we now provide for any vehicle shown in the Declarations. Coverage begins on the date you become the owner. However, for this coverage to apply to a "newly acquired auto" which is in addition to any vehicle shown in the Declarations, you must ask us to insure it within 20 days after you become the owner.

If a "newly acquired auto" replaces a vehicle shown in the Declarations, coverage is provided for this vehicle without your having to ask us to insure it.

b. Collision Coverage for a "newly acquired auto" begins on the date you become the owner. However, for this coverage to apply, you must ask us to insure it within:

- (1) 20 days after you become the owner if the Declarations indicate that Collision Coverage applies to at least one auto. In this case, the "newly acquired auto" will have the broadest coverage we now provide for any auto shown in the Declarations.
- (2) Four days after you become the owner if the Declarations do not indicate that Collision Coverage applies to at least one auto. If you complied with the 4-day requirement and a loss occurred before you asked us to insure the "newly acquired auto", a Collision deductible of \$500 will apply.

c. Other Than Collision Coverage for a "newly acquired auto" begins on the date you become the owner. However, for this coverage to apply, you must ask us to insure it within:

- (1) 20 days after you become the owner if the Declarations indicate that Other Than Collision Coverage applies to at least one auto. In this case, the "newly acquired auto" will have the broadest coverage we now provide for any auto shown in the Declarations.
- (2) Four days after you become the owner if the Declarations do not indicate that Other Than Collision Coverage applies to at least one auto. If you complied with the 4-day requirement and a loss occurred before you asked us to insure the "newly acquired auto", an Other Than Collision deductible of \$500 will apply.

Part A - Liability Coverage, Exclusion A.7.b. is replaced by the following:

- b. (1) pickup or van that is owned by you or a business entity of which you are an owner; and
 - (a) has a Gross Vehicle Weight Rating of 10,000 lbs. or less; and
 - (b) is not used for the delivery or transportation of goods and materials unless such use is:
 - * incidental to your "business" of installing, maintaining or repairing furnishings or equipment; or
 - * for farming or ranching; or
- b. (2) pickup or van that you, or a business entity of which you are an owner, do not own while used as a temporary substitute for "your covered auto" which is out of normal use because of its:
 - (a) Breakdown;
 - (b) Repair;
 - (c) Servicing;
 - (d) Loss; or
 - (e) Destruction; or

Under Part B. Medical Payments Coverage, Exclusion 8.b. is replaced by the following:

- b. pickup or van that is owned by you or a business entity of which you are an owner and:
 - (i) has a Gross Vehicle Weight Rating of 10,000 lbs. or less; and
 - (ii) is not used for the delivery or transportation of goods and materials unless such use is:
 - * incidental to your "business" of installing, maintaining or repairing furnishings or equipment; or
 - * for farming or ranching.

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.

AUTO REPLACEMENT COST COVERAGE

With respect to the vehicle(s) shown in the Coverage section of the Declarations Page as having Replacement Cost Coverage, the following applies:

Part D - Coverage for Damage to Your Auto is amended as follows:

Paragraph D. is added to Limit of Liability as follows:

D. Replacement Cost Coverage

The Limit of Liability Provisions for loss settlement for Collision and Other Than Collision Coverages for "your covered auto" are amended from actual cash value to replacement cost. The limit of liability for loss will be the lesser of:

1. The reasonable cost of repair with parts of like kind and quality.
2. The cost of a replacement vehicle whose value does not exceed the value of a vehicle described immediately below in 3. or 4.
3. The cost of a new vehicle of the same make, model, and equipment; or
4. The cost of a new vehicle of a similar make, model, and equipment if the same make, model, and equipment is not available.

Any loss settlement that is to be made will first be made on an actual cash value basis. If the vehicle is repaired or replaced within 180 days, you may make a claim for the additional liability on a replacement cost basis.

This coverage is available only under the following conditions:

1. "Your covered auto" is a "new purchased auto";
2. Coverage for Collision and Other Than Collision is maintained continuously from the date of purchase to the date of loss; and
3. Losses caused by a covered peril other than fire, theft, or flood.

As used in this endorsement, "new purchased auto" means a vehicle that meets all of the following requirements:

1. It is a private passenger auto, pickup, or van;
2. It has a Gross Vehicle Weight Rating of 10,000 pounds or less;
3. It was purchased by you when it had less than 5,000 actual miles on its odometer;
4. You are its original owner other than the manufacturer or dealer; and
5. At the time you purchased the vehicle, it was either the current model year or the immediately prior model year.

Coverage is subject to the Collision or Other Than Collision Coverage deductible shown on the Declarations.

The Replacement Cost Coverage provided by this endorsement does not apply to:

- * Any newly acquired vehicle whether an addition or replacement of the vehicle(s) described in the Coverage section; or
- * Any temporary substitute vehicle for a vehicle described in the Coverage section that is out of normal use because of its: breakdown; repair; servicing; loss; or destruction; or
- * Any "non-owned auto".

The Replacement Cost Coverage remains in force for as long as a premium is collected for this coverage, but never past the start of the first renewal period after the vehicle is 48 months old. If this coverage is no longer carried, then the loss settlement reverts to the terms as listed in the policy and this paragraph (D.) no longer applies.

All other provisions of this policy apply.

AMENDATORY ENDORSEMENT

The Policy Conditions applicable to State Automobile Mutual Insurance Company and authorized signatures are hereby deleted in their entirety and replaced with the following:

POLICY CONDITIONS APPLICABLE TO STATE AUTOMOBILE MUTUAL INSURANCE COMPANY*

***DIVIDENDS**

You are entitled to the proportionate part of any policyholder's dividend if declared by our Board of Directors in accordance with its Code of Regulations.

***NON-ASSESSABLE**

This policy is non-assessable and the insured shall not be liable for the payment of any assessment nor for the payment of any premium other than that stated in this policy.

***NOTICE OF POLICYHOLDERS MEETING**

While your policy is in force, you are one of our members and are entitled to one vote, in person or by proxy, at all meetings of the members. The annual meeting of the members is held at 9 o'clock A.M. Columbus time, on the first Friday of March of each year at our Home Office 518 East Broad Street, Columbus Ohio.

We have caused this policy to be signed by our authorized officers. The Company providing coverage is named on the Declarations.

Secretary



President



F11015 (03/07)

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

RECOVERED VEHICLE DEDUCTIBLE REIMBURSEMENT ENDORSEMENT

1. The following Definition is added:
"Vehicle Recovery System" means an electronic system utilizing radio location (RF) or global positioning (GPS) technology to transmit the location of a covered "auto" to a law enforcement agency or other monitoring entity.
2. The following is added to the INSURING AGREEMENT, under Part D - COVERAGE FOR DAMAGE TO YOUR AUTO, Section A:

We will reimburse the Other Than Collision Deductible for "loss" caused by theft of "your covered auto" when:

- a. a "vehicle recovery system" has been installed in the covered "auto" sustaining the theft "loss" prior to the "loss"; and
- b. "Your covered auto" is later recovered with the aid of its activated "vehicle recovery system."
We will reimburse only if the Declarations indicate that Other than Collision Coverage applies. All other provisions of the policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.
AMENDMENT OF POLICY PROVISIONS - ARKANSAS

I. Definitions

The Definitions Section is amended as follows:

A. Throughout the policy, "minimum limits" refers to the following limits of liability, as required by Arkansas law, to be provided under a policy of automobile liability insurance.

1. \$25,000 for each person, subject to \$50,000 for each accident, with respect to "bodily injury"; and
2. \$25,000 for each accident with respect to "property damage".

B. Definition K. is replaced by the following:

"Newly acquired auto":

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

- a. A private passenger auto; or
- b. A pickup or van, for which no other insurance policy provides coverage, that:
 - (1) Has a Gross Vehicle Weight of less than 10,000 lbs.; and
 - (2) Is not used for the delivery or transportation of goods and materials unless such use is:
 - (a) Incidental to your "business" of installing, maintaining or repairing furnishings or equipment; or
 - (b) For farming or ranching.

2. Coverage for a "newly acquired auto" is provided as described below. If you ask us to insure a "newly acquired auto" after a specified time period described below has elapsed, any coverage we provide for a "newly acquired auto" will begin at the time you request the coverage.

- a. For any coverage provided in this policy except Coverage For Damage To Your Auto, a "newly acquired auto" will have the broadest coverage we now provide for any vehicle shown in the Declarations. Coverage begins on the date you become the owner. However, for this coverage to apply to a "newly acquired auto" which is in addition to any vehicle shown in the Declarations, you must ask us to

insure it within 20 days after you become the owner.

If a "newly acquired auto" replaces a vehicle shown in the Declarations, coverage is provided for this vehicle without your having to ask us to insure it.

b. Collision Coverage for a "newly acquired auto" begins on the date you become the owner. However, for this coverage to apply, you must ask us to insure it within:

(1) 20 days after you become the owner if the Declarations indicate that Collision Coverage applies to at least one auto. In this case, the "newly acquired auto" will have the broadest coverage we now provide for any auto shown in the Declarations.

(2) Four days after you become the owner if the Declarations do not indicate that Collision Coverage applies to at least one auto. If you comply with the 4-day requirement and a loss occurred before you asked us to insure the "newly acquired auto", a Collision deductible of \$500 will apply.

c. Other Than Collision Coverage for a "newly acquired auto" begins on the date you become the owner. However, for this coverage to apply, you must ask us to insure it within:

(1) 20 days after you become the owner if the Declarations indicate that Other Than Collision Coverage applies to at least one auto. In this case, the "newly acquired auto" will have the broadest coverage we now provide for any auto shown in the Declarations.

(2) Four days after you become the owner if the Declarations do not indicate that Other Than Collision Coverage applies to at least one auto. If you comply with the 4-day requirement and a loss occurred before you asked us to insure the "newly acquired auto", an Other

Than Collision deductible of \$500 will apply.

C. The following is added to Definition J.:

5. With respect to Coverage For Damage To Your Auto only, any vehicle provided by a duly licensed automobile dealer to you or a "family member" for use as a temporary substitute for any other vehicle described in this definition while it is out of normal use because of its breakdown, repair or servicing.

II. Part A - Liability Coverage

Part A is amended as follows:

A. The following is added to Paragraph A. of the Insuring Agreement Provision:

If a duly licensed automobile dealer provides a vehicle to you or a "family member" for use as a temporary substitute for any other vehicle described in the definition of "your covered auto" while it is out of normal use because of its breakdown, repair or servicing, coverage shall extend to such loaned vehicle only to the extent of the coverage provided, if any, to the automobile being repaired or serviced.

B. The Other Insurance Provision is replaced by the following:

OTHER INSURANCE

If there is other applicable liability insurance we will pay only our share of the loss. Our share is the proportion that our limit of liability bears to the total of all applicable limits. Any insurance we provide for a vehicle you do not own shall be excess over any other collectible insurance. However, if a duly licensed automobile dealer provides a vehicle to you or a "family member":

1. For use as a temporary substitute while "your covered auto" is out of normal use because of its breakdown, repair or servicing; or
2. To demonstrate the vehicle;
then we will provide primary insurance.

III. Part B - Medical Payments Coverage

Part B is amended as follows:

A. The following is added to Paragraph A. of the Insuring Agreement:

If a duly licensed automobile dealer provides a vehicle to you or a "family member" for use as a temporary substitute for any other vehicle described in the definition of "your covered auto" while it is out of normal use because of its breakdown, repair or servicing, coverage shall extend to such loaned vehicle only to the extent of the coverage provided, if any, to the automobile being repaired or serviced.

B. The Other Insurance Provision is replaced by the following:

OTHER INSURANCE

If there is other applicable auto medical payments 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. Any insurance we provide with respect to a vehicle you do not own shall be excess over any other collectible auto insurance providing payments for medical or funeral expenses. However, if a duly licensed automobile dealer provides a vehicle to you or a "family member":

1. For use as a temporary substitute while "your covered auto" is out of normal use because of its breakdown, repair or servicing; or
2. To demonstrate the vehicle;
then we will provide primary insurance.

IV. Part D - Coverage For Damage To Your Auto

Part D is amended as follows:

A. The following is added to Paragraph A. of the Insuring Agreement Provision:

If a duly licensed automobile dealer provides a vehicle to you or a "family member" for use as a temporary substitute for any other vehicle described in the definition of "your covered auto" while it is out of normal use because of its breakdown, repair or servicing, coverage shall extend to such loaned vehicle only to the extent of the coverage provided, if any, to the automobile being repaired or serviced.

B. The following is added to Paragraph C.2. of the Insuring Agreement Provision:

However, "non-owned auto" does not include any vehicle provided by a duly licensed automobile dealer to you or a "family member" for use as a temporary substitute for "your covered auto" while it is out of normal use because of its breakdown, repair or servicing.

C. Exclusion 7. is replaced by the following:

We will not pay for:

7. Loss to:

- a. A "trailer", camper body, or motor home, which is not shown in the Declarations; or
- b. Facilities or equipment used with such "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 (7.) does not apply to a:

- a. "Trailer", and its facilities or equipment, which you do not own; or
- b. "Trailer", camper body, or the facilities or equipment in or attached to the "trailer" or camper body, which you:
 - (1) Acquire during the policy period; and
 - (2) Ask us to insure within 20 days after you become the owner.

D. The last sentence of the Payment Of Loss Provision is replaced by the following:

If we pay for loss in money, our payment will include the applicable sales tax for the damaged or stolen property. However, if the loss is a total loss to "your covered auto" or any "non-owned auto" and we elect either to pay for loss in money or offer a comparable replacement vehicle, our payment for loss will include, other than payment for any applicable deductible shown in the Declarations, all:

1. Applicable taxes;
2. License fees; and
3. Other fees;

actually incurred incident to transfer of evidence of ownership of a comparable replacement vehicle.

E. The Other Sources Of Recovery Provision is replaced by the following:

OTHER SOURCES OF RECOVERY

If other sources of recovery also cover the loss, 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. Any insurance we provide with respect to a "non-owned auto" shall be excess over any other collectible source 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.

However, if a duly licensed automobile dealer provides a vehicle to you or a "family member":

1. For use as a temporary substitute for "your covered auto" while it is out of normal use because of its breakdown, repair or servicing; or
2. To demonstrate the vehicle;

then we will provide primary insurance.

F. The Appraisal Provision is replaced by the following:

APPRAISAL

If we and you do not agree on the amount of loss, an appraisal of the loss may be made. However, an appraisal will be made only if both we and you agree, voluntarily, to have the loss appraised. If so agreed, each party will select a competent appraiser. The two appraisers will select an umpire. The appraisers will state separately the actual cash value and the amount of loss. If they fail to agree, they will submit their differences to the umpire. An appraisal decision will not be binding on either party. Each party will:

1. Pay its chosen appraiser; and
2. Bear the expenses of the appraisal and umpire equally.

We do not waive any of our rights under this policy by agreeing to an appraisal.

V. Part F - General Provisions

Part F is amended as follows:

- A. The Fraud Provision does not apply to Part A - Liability Coverage.
- B. The following is added to the Our Right To Recover Payment Provision:

OUR RIGHT TO RECOVER PAYMENT

We shall be entitled to a recovery under Paragraph A. or B. only after the person has been fully compensated for damages.

- C. The Termination Provision of Part F is replaced by the following:

TERMINATION

Cancellation

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

1. The named insured shown in the Declarations may cancel by:
 - a. Returning this policy to us; or
 - b. Giving us advance written notice of the date cancellation is to take effect.
2. We may cancel by mailing to the named insured shown in the Declarations at the address shown in this policy:
 - a. At least 10 days' notice if cancellation is for nonpayment of premium; or
 - b. At least 20 days' notice in all other cases.
3. After this policy is in effect for 60 days, or if this is a renewal or continuation policy, we will cancel only:
 - a. For nonpayment of premium; or
 - b. If the policy was obtained through material misrepresentation; or
 - c. 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. 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, we may not cancel under Paragraph (B.3.c.) solely because of the administrative suspension or revocation of the insured's driver's license due to the influence or use of alcohol or a controlled substance as set forth in ARK. CODE ANN. Section 5-65-104.

Nonrenewal

If we decide not to renew or continue this policy, we will mail notice to the named insured shown in the Declarations at the address shown in this policy. Notice will be mailed at least 30 days before the end of the policy period. Subject to this notice requirement, if the policy period is:

1. Less than one year, we will have the right not to renew or continue this policy at the end of the policy period.
2. 1 year or longer, we will have the right not to renew or continue this policy at each anniversary of its original effective date.

Automatic Termination

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

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

Other Termination Provisions

1. We may deliver any notice instead of mailing it. Proof of mailing of any notice shall be sufficient proof of notice.
2. If this policy is cancelled, you may be entitled to a premium refund. If so, we will send you the refund. If we cancel, we will refund you the pro rata unearned premium. If you cancel, we will refund you 90% of the pro rata unearned premium.

However, we will refund you the full pro rata unearned premium if:

- a. You cancel this policy because:
 - (1) You have disposed of "your covered auto", and you insure

another auto with us under a new policy, to become effective within 30 days of the effective date of cancellation of this policy; or

- (2) "Your covered auto" has been repossessed under the terms of a financing agreement; or
- (3) You are entering the armed forces of the United States of America; or
- (4) "Your covered auto" was stolen or destroyed, and you request cancellation:
 - (a) Within 30 days following the date "your covered auto" was stolen or destroyed; or
 - (b) Within 15 days of the time we determined "your covered auto" was destroyed, or if stolen, to be unrecoverable.

b. You cancel this policy but there remains in force with us a policy in your name insuring another auto.

c. This policy is written for a term of greater than one year and you cancel the policy after it has been in effect for one year.

Making or offering to make the refund is not a condition of cancellation.

3. The effective date of cancellation stated in the notice shall become the end of the policy period.

VI. Snowmobile Endorsement Amendment

If the Snowmobile endorsement is attached to this policy, the provisions of the Snowmobile endorsement apply except as follows:

Paragraph D. of the Definitions Section is replaced by the following:

D. The term "your covered auto" is replaced by the term "your covered snowmobile". "Your covered snowmobile" means:

1. Any "snowmobile" shown in the Schedule or in the Declarations.
2. Any "snowmobile" on the date you become the owner. This provision applies only if you:
 - a. Acquire the "snowmobile" during the policy period; and
 - b. Ask us to insure it within 20 days after you become the owner.
3. Any "snowmobile" you do not own while used as a temporary substitute for any other "snowmobile" 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 (3.) does not apply to Coverage For Damage To Your Auto.

VII. Named Non-Owner Coverage Endorsement Amendment

If the Named Non-Owner Coverage endorsement is attached to this policy, the provisions of the Named Non-Owner Coverage endorsement apply except as follows:

Paragraph B. of the Definitions Section is replaced by the following:

B. The Definition of "newly acquired auto" is replaced by the following:

"Newly acquired auto" means any of the following types of vehicles on the date you become the owner:

- a. A private passenger auto; or

b. A pickup or van 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 maintaining or repairing furnishings or equipment; or
 - (b) For farming or ranching.

This provision applies only:

- a. If you acquire the vehicle during the policy period; and
- b. For 20 days after you become the owner.

This insurance does not apply if other insurance applies with respect to newly acquired vehicles.

This endorsement must be attached to the Change Endorsement when issued after the policy is written.

SERFF Tracking Number: STAT-125252755 State: Arkansas
Filing Company: State Auto Property and Casualty Insurance State Tracking Number: AR-PC-07-025752
Company
Company Tracking Number: PC-PPA-2007-749
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Arkansas Tiered Auto Forms
Project Name/Number: Arkansas Tiered Auto Forms/PC-PPA-2007-749

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty **Review Status:** Approved 08/21/2007

Comments:

Attachment:

PC Transmittal Document.pdf

Satisfied -Name: Exhibit I **Review Status:** Approved 08/21/2007

Comments:

Please see attached Exhibit I for a complete list of forms.

Attachment:

Exhibit I.pdf

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
	g. SERFF Filing #:	
h. Subject Codes		

3. Group Name	Group NAIC #
State Auto Insurance Companies	175

4. Company Name(s)	Domicile	NAIC #	FEIN #
State Auto Property & Casualty Insurance Company	IA	25127	57-6010814

5. Company Tracking Number	PC-PPA-2007-749
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Doug Griffith, FLMI,ACS,ARC,ACP State Auto Insurance Companies 518 E. Broad st., Columbus, OH 43215	Supervisor, State Filings	614-917-5492	614-887-1615	doug.griffith@stateauto.com

7. Signature of authorized filer	
8. Please print name of authorized filer	Doug Griffith

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	19.0 Personal Auto
10. Sub-Type of Insurance (Sub-TOI)	19.0001 Private Passenger Auto (PPA)
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	Private Passenger Auto
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: November 15, 2007 Renewal: November 15, 2007
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	N/A
17. Reference Organization # & Title	N/A
18. Company's Date of Filing	August 7, 2007
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input checked="" type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	PC-PPA-2007-749
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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The State Auto Property & Casualty Insurance Company submits this filing of endorsement revisions to our Private Passenger Automobile program, as detailed in Exhibit I, for your review.

We desire to adopt ISO's 2005 Contract revision, announced in ISO filing designation #PP-2003-OFR03 Supplement, as detailed in Exhibit I.

The required Departmental Form and a copy of the endorsements are attached.

22.	Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
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Check #: EFT
Amount: \$50.00

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

*****Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

EXHIBIT I

**ARKANSAS –CUSTOMFIT AUTO
INTRODUCE 2005 ISO CONTRACT
EFFECTIVE 11/15/2007**

New Form Number and Edition date	Current Form Number and Edition date	Form Name and Description of Change	Replace, Withdraw or Neither
PP0001 (01/05)	PP0001 (06/98)	Personal Auto Policy Adopt ISO's most current edition.	R
FI1015 (03/07)	FI1015 (03/06)	Amendatory Endorsement Form updated to provide current officer signatures.	R
PP0001A (01/07)	PP0001A (06/98)	The Personal Auto Policy (COVER SHEET) Form updated to reference current address of State Auto Property & Casualty Company.	R
PP0001B (01/07)	PP0001B (06/98)	Your Personal Auto Policy Quick Reference (INDEX) Form updates Index, due to new contract.	R
PP0177 (01/05)	PP0177 (02/04)	Amendment Of Policy Provisions – Arkansas * Addition of definition of “minimum limits” * Clarify the “other Insurance Provision” that non-owned vehicles includes temporary substitute. * Clarify appraisal provision to provide that appraiser must be impartial * Adjust some exclusion numbers under Part D	R
PP0307 (01/05)	PP0307 (06/98)	Trailer/Camper Body Coverage (Maximum limit of Liability) Form adjusted under B., to reference Exclusion 7, and not 8 of part D. Also D.2. changed exclusion 6 to 9, and 10 rather than 11, of part D	R
PP0313 (01/05)	AU0313 (06/98)	Excess Electronic Equipment Coverage Form provides for increasing the \$1000 sub limit for Electronic Equipment that is installed in a place not customarily used for the installation of such equipment to the following: 1500, 2000, 2500, 3000, 3500, 4000, 4500 and 5000. Tape, record, and misc items is still an option.	R
PP0318 (01/05)	PP0318 (06/98)	Customizing Equipment Coverage Form updates Paragraph A, by changing Exclusion 11, to 10 of Part D, which exclusion does not apply. Also changes exclusion numbers in C, by eliminating exclusion 6, changing 8 to 7 and 10 to 9.	R
PP0320 (01/05)	PP0320 (06/98)	Snowmobile Endorsement Under Part A, clarified that Passenger Hazard applies to any person while occupying snowmobile. Under Part D, Exclusion 13, is changed to 12.	R
PP0323 (01/05)	PP0323 (06/98)	Miscellaneous Type Vehicle Endorsement Revision includes the change to definition of Newly acquired auto, to provide that it is Gross Vehicle Weight Rating of 10,000 pounds of less; Passenger hazard exclusion clarified to indicate it applies to any person while occupying the miscellaneous type vehicle; under Part D section, exclusion numbers are changed to reflect changes to the contract.	R

EXHIBIT I

**ARKANSAS –CUSTOMFIT AUTO
INTRODUCE 2005 ISO CONTRACT
EFFECTIVE 11/15/2007**

New Form Number and Edition date	Current Form Number and Edition date	Form Name and Description of Change	Replace, Withdraw or Neither
AU0334 (01/05)	AU0334 (06/98)	Joint Ownership Coverage Form revises the definition section to reflect Gross Vehicle Weight Rating of 10,000 pounds of less. Also Exclusion under Part A, adds sentence that would not apply if declaration indicates otherwise.	R
PP1303 (01/05)	NA	Trust Endorsement Adopting ISO's trust endorsement	N
PPAU23 (01/07)	PPAU23 (01/04)	Broad Form Personal Auto Coverages Endorsement This form will be updated to remove coverage for electronic equipment coverage as this is now in the basic contract.	R
1A-BASIC (10/06)	1-A Basic (06/98)	Additional Interest Editorial changes made to form.	R
AU158 (10/06)	AU158 (06/92)	Difference In Value Coverage Endorsement Auto Loan/Leased Auto Form updated to reference that other provision not modified hereby apply and to reference that it modifies the contract.	R
AU161 (10/06)	AU161 (04/88)	Antique Auto/Classic Auto-Limited Use Form updated to reference that other provision not modified still apply and to reference that it modifies the contract	R
AU162 (10/06)	AU162 (04/88)	Spare Parts Coverage Form updated to reference that other provision not modified hereby apply and to reference that it modifies the contract	R
AU618 (01/05)	AU618 (06/98)	Owned Auto – Business Entity Form updated to make reference to GVWR of 10,000 or less.	R
AU1008 (02/07)	AU1008 (09/05)	AUTO REPLACEMENT COST COVERAGE Definition of New vehicle has been revised to reference “Gross Vehicle Weight Rating” of 10,000 pounds of less	R
AU1017 (10/06)	New	Recovered Vehicle Deductible Reimbursement Endorsement This form provides for the reimbursement to the insured for deductible, for theft loss, if vehicle recovered due to activated electronic vehicle recovery system.)	N

OWNED AUTO - BUSINESS ENTITY

Paragraph 5. is added to the definition of "your covered auto" as follows:

5. Any of the following types of vehicles on the date a business entity of which you are an owner acquires ownership:

- a. Private passenger auto; or
- b. A pickup or van for which no other insurance policy provides similar coverage:
 - (1) has a Gross Vehicle Weight Rating of 10,000 lbs. or less; and
 - (2) is not used for the delivery or transportation of goods and materials unless such use is:
 - (a) incidental to your "business" of installing, maintaining or repairing furnishings or equipment; or
 - (b) for farming or ranching.

a. For any coverage provided in this policy, except Coverage For Damage To Your Auto, a "newly acquired auto" will have the broadest coverage we now provide for any vehicle shown in the Declarations. Coverage begins on the date you become the owner. However, for this coverage to apply to a "newly acquired auto" which is in addition to any vehicle shown in the Declarations, you must ask us to insure it within 14 days after you become the owner.

If a "newly acquired auto" replaces a vehicle shown in the Declarations, coverage is provided for this vehicle without your having to ask us to insure it.

b. Collision Coverage for a "newly acquired auto" begins on the date you become the owner. However, for this coverage to apply, you must ask us to insure it within:

- (1) 14 days after you become the owner if the Declarations indicate that Collision Coverage applies to at least one auto. In this case, the "newly acquired auto" will have the broadest coverage we now provide for any auto shown in the Declarations.
- (2) Four days after you become the owner if the Declarations do not indicate that Collision Coverage applies to at least one auto. If you complied with the 4-day requirement and a loss occurred before you asked us to insure the "newly acquired auto", a Collision deductible of \$500 will apply.

c. Other Than Collision Coverage for a "newly acquired auto" begins on the date you become the owner. However, for this coverage to apply, you must ask us to insure it within:

- (1) 14 days after you become the owner if the Declarations indicate that Other Than Collision Coverage applies to at least one auto. In this case, the "newly acquired auto" will have the broadest coverage we now provide for any auto shown in the Declarations.
- (2) Four days after you become the owner if the Declarations do not indicate that Other Than Collision Coverage applies to at least one auto. If you complied with the 4-day requirement and a loss occurred before you asked us to insure the "newly acquired auto", an Other Than Collision deductible of \$500 will apply.

Part A - Liability Coverage, Exclusion A.7.b. is replaced by the following:

- b. (1) pickup or van that is owned by you or a business entity of which you are an owner; and
 - (a) has a Gross Vehicle Weight Rating of 10,000 lbs. or less; and
 - (b) is not used for the delivery or transportation of goods and materials unless such use is:
 - * incidental to your "business" of installing, maintaining or repairing furnishings or equipment; or
 - * for farming or ranching; or
- b. (2) pickup or van that you, or a business entity of which you are an owner, do not own while used as a temporary substitute for "your covered auto" which is out of normal use because of its:
 - (a) Breakdown;
 - (b) Repair;
 - (c) Servicing;
 - (d) Loss; or
 - (e) Destruction; or

Under Part B. Medical Payments Coverage, Exclusion 8.b. is replaced by the following:

- b. pickup or van that is owned by you or a business entity of which you are an owner and:
 - (i) has a Gross Vehicle Weight Rating of 10,000 lbs. or less; and
 - (ii) is not used for the delivery or transportation of goods and materials unless such use is:
 - * incidental to your "business" of installing, maintaining or repairing furnishings or equipment; or
 - * for farming or ranching.