

We are making changes to our Automobile Insurance Policy that will affect your insurance policy. The following summarizes changes being made to your Automobile Insurance Policy. These changes are contained in the enclosed Amendatory Endorsement, and apply to policies written or renewing on November 1, 2025 and later.

Provisions that may limit or reduce coverage depending on the specific facts of loss, state law, and policy language have been marked in **bold**.

Please carefully review this notice along with the Amendatory Endorsement included with this mailing.

Summary of Changes

1. Under Definitions Used Throughout This policy, we have revised the following definition. This defined term has been updated throughout the policy:
 - a. **You and your, we have updated the definition to include the spouse of a named insured if domiciled in the same household at the time of the loss except in Part II – Michigan No-Fault Coverages.**
2. Under Part IV – Car Damage Coverages, Appraisal, we have made the following changes:
 - a. Paragraph 1. has been deleted in its entirety and replaced with the following:

If you and we fail to agree on the amount of loss, either party may make written demand for an appraisal.
 - b. Paragraph 2. has been deleted in its entirety and replaced with the following:

Upon such demand, each party must select a competent and independent appraiser and notify the other of the appraiser's identity within twenty (20) days after the demand is received. The appraisers will select a competent and impartial umpire. If the appraisers are unable to agree upon an umpire within fifteen (15) days, you or we may ask a judge of the circuit court in which the loss occurred to select an umpire.
 - c. Paragraph 3. has been deleted in its entirety and replaced with the following:

The appraisers shall then determine the amount of loss, stating separately the actual cash value and the amount of loss. If the appraisers submit a written report of an agreement to you and to us, the amount agreed upon shall be the amount of loss. If they cannot agree within a reasonable time, they will submit their differences to the umpire within a reasonable time. A written award agreed upon by any two will determine the amount of loss. Each party will pay the appraiser it chooses, and equally bear expenses for the umpire and all other appraisal expenses.
3. Under General Policy Conditions Applying To All Parts Of This Policy:
 - a. Condition 9. Excluded Driver has been removed.
 - b. Under Condition 14. Duty To Report Changes, we have modified the condition to correct the reference to Condition 21. Concealment, Misrepresentation, Or Fraud.
 - c. Under Condition 18. Premium, we have modified the condition to correct the reference to Condition 14. Duty To Report Changes.
 - d. Under Condition 21. Concealment, Misrepresentation, Or Fraud, we have modified the condition to correct the references to Conditions 14. Duty To Report Changes and 16. Declarations.

This summary is intended to provide general information concerning your insurance policy and does not grant any coverage. All coverages are subject to the limits of liability, conditions and other terms of the policy form and endorsements. Coverage determinations are made on a claim-by-claim basis after review of the specific facts of loss, state law, and policy language.