

Michigan Amendatory Endorsement Automobile Insurance Policy

Meemic Insurance Company



This Endorsement Form attaches to and becomes a part of Policy 42070-MI-MA-0324.

Effective November 1, 2025

Under Definitions Used Throughout This Policy, definition 34. You and your has been deleted and replaced by the following:

34. **You** and **your** means any person shown as a named insured on the Declaration Certificate. It includes 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.

Under Part IV – Car Damage Coverages, Appraisal, paragraphs 1., 2., and 3. have been deleted and replaced with the following:

1. If **you** and **we** fail to agree on the amount of loss, either party may make written demand for an appraisal.
2. 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.
3. 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.

Under General Policy Conditions Applying to All Parts of This Policy, Condition 9. EXCLUDED DRIVER has been removed.

Under General Policy Conditions Applying to All Parts of This Policy, Condition 14. DUTY TO REPORT CHANGES has been deleted and replaced with the following:

14. DUTY TO REPORT CHANGES

- a) **You** must promptly report to **us** all changes, including, but not limited to, additions and deletions, in policy information. Further, **you** must report to **us** certain changes no later than 30 days after the change occurs. These are changes to:
 - 1) **your** mailing address and **your** residence address;
 - 2) the principal garaging address of any **insured auto**;
 - 3) the ownership or registration of an **insured auto**;
 - 4) an **insured auto** and how it is used;
 - 5) the residents in **your** household, regardless of age;
 - 6) the persons of legal driving age residing in **your** household;
 - 7) the persons who regularly operate an **insured auto**, whether residing in your household or not;
 - 8) an operator's or resident's marital status;
 - 9) any **insured person's** health insurance coverage; or
 - 10) the driver's license or operator's permit status of **you**, a **resident relative**, or a **rated driver**.
- b) If **you** fail to inform **us** of these changes within 30 days, **we** may void the policy or coverage as provided under General Policy Condition 21. Concealment, Misrepresentation, Or Fraud.

Under General Policy Conditions Applying to All Parts of This Policy, Condition 18. PREMIUM has been deleted and replaced with the following:

18. PREMIUM

Premium deposit or payment shall be calculated on the basis of rating conditions existing at the beginning of each policy term, except as provided in General Policy Condition 14. Duty To Report Changes.

Under General Policy Conditions Applying to All Parts of This Policy, Condition 21. CONCEALMENT,

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MISREPRESENTATION, OR FRAUD has been deleted and replaced with the following:

21. CONCEALMENT, MISREPRESENTATION, OR FRAUD

- a) **We** may void this policy at any time, including, but not limited to, after the occurrence of an accident or loss, if **you** or any **insured person** has concealed or misrepresented any material fact or circumstance, whether intentional or not, or engaged in fraudulent conduct relating to:
 - 1) this insurance, excluding facts, circumstances, or conduct in connection with the presentation or settlement of a claim; or
 - 2) declarations made in applying for, changing, or renewing coverage, as provided under General Policy Conditions 14. Duty To Report Changes and 16. Declarations.
- b) If **we** void this policy, it will be void from its inception or renewal, and no coverage will be provided. This means that **we** will not be liable for any claims or damages.
- c) **We** may deny coverage for an accident or loss, if **you** or any **insured person** have concealed, omitted, or misrepresented, any material fact or circumstance, or engaged in fraudulent conduct, in connection with the presentation or settlement of a claim.
- d) To the extent that **we** make payments to **you** under this policy and our subsequent investigation reveals **your** involvement in fraudulent conduct or concealment, omission, or misrepresentation of any material fact or circumstance in the presentation of a claim, this insurance, or declarations made in applying for, changing or renewing coverage, as provided under General Policy Conditions 14. Duty To Report Changes and 16. Declarations, **you** must indemnify **us** for all payments made.