FI Updates Ohio Personal Auto Amendatory Endorsement Form

Frankenmuth Insurance strives to provide competitive products in the marketplace. During a competitor review of the auto product, we recognized an opportunity to update the Ohio Personal Auto Amendatory Endorsement, Form #02560. The implemented change also follows an ISO update to these sections of the policy.

The updates, which take effect on Nov. 1, 2016, can be found under the Liability and Medical sections of the auto policy. Please note that our position on the Other Insurance Provision will be changed to “Excess” rather than “Primary” in the situation of a non-owned vehicle or when the covered vehicle is driven by another individual.

Here are the specific areas within Form #02560, Amendatory Endorsement Personal Auto Policy — Ohio (10-15 to 11-16) that will be updated:

- Part A — Liability Coverage section: The Other Insurance provision for situations where you do not own the vehicle or the covered vehicle is driven by another individual other than yourself or a family member will be paid on an excess basis.
- Part B — Medical Payments Coverage section: The Other Insurance provision has been changed to apply on a primary basis instead of an excess basis for situations where you own the vehicle. In the situations where you do not own the vehicle, payment will still be made on an excess basis.
- FM-1921, Notice To Policyholders – Amendatory Endorsement Personal Auto Policy Auto Policy — Ohio will be attached to annual renewal policies for a period of one year.
- FM-1922, Notice To Policyholders – Amendatory Endorsement Personal Auto Policy Auto Policy — Ohio will be attached to semi-annual renewal policies for the period of 11-1-16 to 4-30-17.

If you have any questions regarding these changes, please contact Leslie Petulla or your Personal Lines Underwriter.