Frankenmuth Insurance Announces Changes to Ohio Personal Auto Product

Frankenmuth Insurance would like to announce changes to our Personal Auto product that not only bring it more up to date with recent state statutes but also incorporate feedback we've received from you, our agency partners.

Beginning May 1, 2018, changes will take effect on the following Personal Auto forms and rules:

Forms

The Personal Auto Amendatory endorsement, Form 02560, is updated with the following:

- Part C – Uninsured Motorists Coverage section — Item 3 of the Uninsured Motor Vehicle provision under the Insuring Agreement has been revised to remove wording that states, "other than the testimony of an insured making a claim under this coverage, unless such testimony is supported by additional evidence."
  Summary of change: This revision to the insured's policy has been made in response to a court decision made in Smith v. Erie and is a clarification change.

- Part D – Coverage For Damage To Your Auto Coverage section — We have updated the verbiage referring to the definitions of Collision and Other Than Collision. In addition, the Other Than Collision perils shown in the endorsement now include lightning and rodent.
  Summary of change: The intent of the coverages has not changed; we've simply clarified the wording. For covered perils, this is not a complete listing but instead provides a list of the most common losses.

Please note that policyholders will receive either FM-1994 (annual policy) or FM-1995 (semi-annual policy) to explain the changes to their policy.

Rules

- Vehicle Eligibility – We have updated this rule to state that a vehicle with a salvage title is ineligible for coverage if it has not been titled as "rebuilt" salvage.
- Excess Electronic Equipment – This rule is updated to clearly state that coverage can only be added to vehicles with Other Than Collision Coverage.

If you have any questions about the latest revisions, please contact your underwriter or field manager.