

MI Boat / Sports Vehicle and Umbrella Amendatory Endorsements

As a result of recent correspondence with Michigan Department of Insurance and Financial Services, we have revised our Michigan Boat / Sports Vehicle and Michigan Personal Umbrella Amendatory Endorsements. These changes are effective November 1, 2014 and are as follows:

Form # 02544, Amendatory Endorsement — Personal Umbrella Policy — Michigan

The Definitions section along with Condition 5.b.(1) Transfer of Interest in This Policy has been revised to clarify the status of the insured's spouse as a named insured in regard to their residency status. This is an increase in coverage. Also, multiple editorial revisions have been made.

Form # 01526, Amendatory Endorsement - Boat And Sports Vehicle Policy — Michigan

- The Definitions section has been revised to clarify the status of the insured's spouse as a named insured in regard to their residency status. This is an increase in coverage.
- The following revisions have been made to the General Policy Conditions:
 - Condition 2.b. Other Insurance has been amended to apply on a primary basis instead of an excess basis.
 - Condition 7.a. Cancellation is revised to remove the requirement that when an insured requests the policy to be cancelled, we must receive the request in writing or have the policy returned to us.
 - Condition 18. Appraisal has been amended to clarify that a judge or circuit court for the county in which the loss occurred or where the property is located may request an umpire through the appraisal process.
- Multiple editorial revisions have been made.

We sincerely appreciate your continued support. If you have any questions, please feel free to contact your Personal Lines Field Manager, Underwriter or me.