

We are making changes to our Automobile Insurance Policy that will affect your insurance policy. Some of these changes reduce or eliminate coverage or could potentially reduce or eliminate coverage, while others broaden coverage. The following summarizes changes being made to your policy. These changes are contained in the enclosed Automobile Insurance Policy form, and apply to policies renewing on May 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 Automobile Insurance Policy included in this mailing.

Summary of Changes

1. Under Definitions Used Throughout This Policy:
 - a. We have removed definitions for Special equipment, and Transportation network.
 - b. The defined term School has been replaced with K-12 school.
2. Under Part I – Bodily Injury And Property Damage Liability Coverages, we have made changes to the following sections:
 - a. Definitions
 - 1) We have clarified that the definition of insured person(s) does not include a TNC.
3. Under Part II – Michigan No-Fault Coverages, we made changes to the following sections:
 - a. Exclusions – Part II
 - 1) We have clarified that when Transportation Network Company Coverage applies, exclusion 3.b) does not apply to a TNC driver's use of a TNC auto during the standby period, unless the TNC driver is carrying persons or property for a charge at the time of the accident.
4. Under Part III - Uninsured Motorists and Underinsured Motorists Bodily Injury Coverages, we made changes to the following sections:
 - a. Insuring Agreement - Underinsured Motorists Bodily Injury Coverage
 - 1) The insuring Agreement was under Previous Part IV and has been moved to Part III.
 - b. Exclusions – Part III
 - 1) We have added that when Transportation Network Company Coverage applies, exclusion 1. does not apply to a TNC driver's use of a TNC auto during the standby period, unless the TNC driver is carrying persons or property for compensation or a fee at the time of the accident.
5. Under Part IV - Car Damage Coverages, we made changes to the following sections:
 - a. Insuring Agreements
 - 1) Comprehensive Coverage is now Insuring Agreement – Comprehensive Coverage and we have made the following changes:
 - a) **the \$20 a day/\$600 total car rental coverage for a total loss has been removed.**
 - 2) **Previous endorsement Expanded Total Loss has been separated into two separate coverages, Insuring Agreement – Enhanced Total Loss Replacement Coverage and Insuring Agreement – Loan/Lease Gap Coverage.**
 - a) Under Insuring Agreement – Enhanced Total Loss Replacement coverage:
 1. Under this revised coverage, in the event of a total loss to a covered auto, we will pay the cost to replace the covered auto with a new vehicle of the same make, model, class size, and options as the covered auto, less the deductible. **Our Limit of Liability under this provision is subject to a maximum of 110% of the original manufacturer's suggested retail price of the covered auto.**
 2. **Under this revised coverage, leased vehicles are no longer covered.**
 3. This coverage applies if the loss is covered under your Comprehensive or Collision Coverage.
 4. **We have removed the coverage for Car Rental coverage of \$20 per day up to 30 days and the loss of clothing, luggage, sports equipment and portable GPS devices up to \$500, under this coverage.**
 - 3) **Previous Insuring Agreement – Road Service/Towing Coverage has been removed.**

Here is your **Changes To Your Automobile Insurance Policy**
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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.