

# 593E. TEXAS PERSONAL AUTO POLICY — AMENDATORY ENDORSEMENT

This endorsement forms a part of Policy No. \_\_\_\_\_ issued to \_\_\_\_\_  
by the \_\_\_\_\_ at its Agency  
(Name of Insurance Company)  
located (city and state) \_\_\_\_\_ and is effective from \_\_\_\_\_  
(12:01 A.M. Standard Time)

**(The information above is required only when this endorsement is issued subsequent to preparation of the policy.)**

This endorsement forms a part of the policy to which attached, effective from its date of issue unless otherwise stated herein.

**1. DEFINITIONS** is amended to add the following:

**H. "Business day"** means a day other than a Saturday, Sunday or holiday recognized by the state of Texas.

**2. PART E — DUTIES AFTER AN ACCIDENT OR LOSS — GENERAL DUTIES** — is amended as follows:

**A.** We must be notified promptly of how, when and where the accident or loss happened. Notice should also include the names and addresses of any injured persons and of any witnesses. If we show that your failure to provide notice prejudices our defense, there is no liability coverage under the policy.

**B.** A person seeking any coverage must:

1. Cooperate with us in the investigation, settlement or defense of any claim or suit.
2. Promptly send us copies of any notices or legal papers received in connection with the accident or loss.
3. Submit, as often as we reasonably require, to physical exams by physicians we select. We will pay for these exams.
4. Authorize us to obtain:
  - a. medical records which are reasonably related to the injury or damage asserted; and
  - b. other pertinent records.
5. When required by us:
  - a. submit a sworn proof of loss;
  - b. submit to examination under oath.

**C.** Within 15 days after we receive your written notice of claim, we must:

1. acknowledge receipt of the claim.

If our acknowledgment of the claim is not in writing, we will keep a record of the date, method and content of our acknowledgment.

2. begin any investigation of the claim.
3. specify the information you must provide in accordance with paragraph B. above.

We may request more information, if during the investigation of the claim such additional information is necessary.

**D.** After we receive the information we request, we must notify you in writing whether the claim will be paid or has been denied or whether more information is needed:

1. within 15 **business days**; or
2. within 30 days if we have reason to believe the loss resulted from arson.

(1)

- E. If we do not approve payment of your claim or require more time for processing your claim, we must:
  - 1. give the reasons for denying your claim, or
  - 2. give the reasons we require more time to process your claim. But, we must either approve or deny your claim within 45 days after our requesting more time.
- F. In the event of a weather-related catastrophe or major natural disaster, as defined by the Texas Department of Insurance, the claim-handling deadlines as stated above are extended for an additional 15 days.
- G. Loss Payment
  - 1. If we notify you that we will pay your claim, or part of your claim, we must pay within 5 **business days** after we notify you.
  - 2. If payment of your claim or part of your claim requires the performance of an act by you, we must pay within 5 **business days** after the date you perform the act.
- H. Notice of Settlement of Liability Claim
  - 1. We will notify you in writing of any initial offer to compromise or settle a claim against you under the liability section of this policy. We will give you notice within 10 days after the date the offer is made.
  - 2. We will notify you in writing of any settlement of a claim against you under the liability section of this policy. We will give you notice within 30 days after the date of the settlement.

**3. PART A — LIABILITY — EXCLUSION — is amended as follows:**

- C. We do not provide Liability Coverage for you or any **family member** for bodily injury to you or any **family member**, except to the extent of the minimum limits of Liability Coverage required by Texas Civil Statutes, Article 6701h, entitled "Texas Motor Vehicle Safety-Responsibility Act."

**4. PART D — COVERAGE FOR DAMAGE TO YOUR AUTO — LIMIT OF LIABILITY**

This section is amended by adding the following sentence (as a separate paragraph) at the end:

At the mutual agreement of you and us, we will not apply the applicable deductible for a glass loss if the glass is repaired rather than replaced.

**5. DEFINITIONS — G.2 I.b. — is amended as follows:**

- b. a utility type vehicle, with a G.V.W. of 25,000 lbs. or less, of the pickup body, sedan delivery, panel truck, van type and multi-use type, not used for the delivery or transportation of goods, materials or supplies other than samples; unless, (1) the delivery of goods, materials or supplies is not the primary usage of the vehicle, or (2) used for farming or ranching.