

## NEVADA SPECIAL PROVISIONS

## DEFINITIONS

The following is revised:

In this policy "you" and "your" refer to the "named insured" shown on the Declarations and the spouse or domestic partner under Nevada law when a resident of the same household. Throughout this policy, when the word "spouse" is used, it also refers to a domestic partner under Nevada law. "We", "us", and "our" refer to the Company providing this insurance. Certain words and phrases are defined and are printed in boldface and quotation marks when used.

## SECTION II - CONDITIONS

1. **Limit of Liability**, is deleted and replaced by the following:
1. **Limit of Liability.** Except as noted in the **Special Limit of Liability** below, our total liability under Coverage E for all damages resulting from any one "**occurrence**" will not be more than the limit of liability for Coverage E as shown in the Declarations. This limit is the same regardless of the number of "**insureds**", claims made or persons injured. All "**bodily injury**" and "**property damage**" resulting from any one accident or from continuous or repeated exposure to substantially the same general harmful conditions shall be considered to be the result of one "**occurrence**".

**Special Limit of Liability.** Our total liability under Coverage E is \$10,000 for damages for which an "**insured**" is legally liable because of statutorily imposed vicarious parental liability not otherwise excluded. This special limit does not increase the Coverage E limit of liability. This limit is the same regardless of the number of "**insureds**", claims made or persons injured.

Our total liability under Coverage F for all medical expense payable for "**bodily injury**" to one person as the result of one accident will not be more than the limit of liability for Coverage F as shown in the Declarations.

## SECTIONS I AND II - CONDITIONS

4. **Cancellation.** Paragraph b. (3) is deleted and replaced by the following.
  - b. (3) When this policy has been in effect for 60 days or more, or at any time if it is a renewal with us, we may cancel:
    - (a) if you have made a material misrepresentation in the policy application which we have relied upon in affording coverage; or
    - (b) if the insured risk has substantially changed since the policy inception date and such change would warrant a substantial difference in the premium charged.

This can be done by letting you know at least 30 days before the date cancellation takes effect.

Except as specifically modified in this endorsement, all provisions of the policy to which this endorsement is attached also apply to this endorsement.

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