

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.
AMENDATORY ENDORSEMENT - TEXAS**

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM GARAGE COVERAGE FORM TRUCKERS COVERAGE FORM
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This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below:

Endorsement Effective	Policy Number
Named Insured	

1. CHANGES IN CONDITIONS

BUSINESS AUTO COVERAGE FORM—SECTION IV—BUSINESS AUTO CONDITIONS Paragraph A.2.
TRUCKERS COVERAGE FORM—SECTION V—TRUCKERS CONDITIONS Paragraph A.2.
GARAGE COVERAGE FORM—SECTION V—GARAGE CONDITIONS Paragraph A.2.

is amended to add the following:

- Business Auto — e. Within 15 days after we receive your written notice of claim, we must:
Truckers — d.
Garage — d.
- (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.
- Business Auto — f. 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:
Truckers — e.
Garage — e.
- (1) within 15 **business days**; or
 - (2) within 30 days if we have reason to believe the loss resulted from arson.
- Business Auto — g. If we do not approve payment of your claim or require more time for processing your claim, we must:
Truckers — f.
Garage — f.
- (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.
- Business Auto — h. 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.
Truckers — g.
Garage — g.
- Business Auto — i. **Loss Payment**
Truckers — h.
Garage — h.
- (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.

Business Auto — J. Notice of Settlement of Liability Claim

Truckers — I.

Garage — I.

- (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.

2. CHANGES IN DEFINITIONS

BUSINESS AUTO COVERAGE FORM—SECTION V—DEFINITIONS

TRUCKERS COVERAGE FORM—SECTION VI—DEFINITIONS

GARAGE COVERAGE FORM—SECTION VI—DEFINITIONS

is amended to add the following:

Business Auto—K. **Business day** means a day other than a Saturday, Sunday or holiday recognized by the state of Texas.

Truckers—M.

Garage—M.