

117470

**CERTIFICATE OF INSURANCE**

PRODUCER	THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICY BELOW.		
INSURED	<b>POLICY INFORMATION</b>		
	COMPANY:		
	POLICY NUMBER:		
	EFFECTIVE DATE:	EXPIRATION DATE:	

This is to certify that the policy of insurance listed above has been issued to the insured named above for the policy period indicated. Notwithstanding any requirement, term or condition of any contract or other document with respect to which this certificate may be issued or may pertain, the insurance afforded by the policy described herein is subject to all the terms, exclusions and conditions of such policy. Coverage is provided under this policy for the Type of Insurance marked with an "X" below. Limits shown may have been reduced by paid claims.

TYPE OF INSURANCE				LIMITS			
<b>NON-TRUCKING USE AUTO LIABILITY</b>							
Uninsured Motorists Coverage							
Underinsured Motorists Coverage							
Personal Injury Protection		Auto Medical Payments		#		Terrorism	
<b>AUTO PHYSICAL DAMAGE</b>				Stated Value (Subject to ACV)		Deductible	
Collision							
Comprehensive							
Specified Perils							
Finance Value		Lease Value		Motor Carrier Deductible			
Rental Reimbursement		Electronic Equipment		Miscellaneous Equipment			
<b>&lt; OTHER:</b>							
<b>DESCRIPTION OF AUTO:</b> IC Unit #: VIN:							
<b>YEAR &amp; MAKE:</b>							
<b>ADDITIONAL INTEREST (OWN = Owner; LP = Loss Payable; AI = Additional Insured):</b>							

**CANCELLATION – SHOULD THE ABOVE DESCRIBED POLICY BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.**

Date: Authorized Representative:

<p><b>CERTIFICATE HOLDER</b></p>   <p style="text-align: center;"><b>TEXAS DEPT. OF INSURANCE AUSTIN, TEXAS APPROVED JAN 30 2012</b></p>	<p><b>THIS CERTIFICATE OF INSURANCE DOES NOT REPLACE ANY POLICY PROVISIONS. IF THERE IS ANY CONFLICT, THE PROVISIONS OF THE POLICY WILL PREVAIL. SEE REVERSE FOR LOSS PAYEE INFORMATION.</b></p>
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Except as noted below the following LOSS PAYABLE policy provisions apply in ALL STATES:

- A. We will pay, as interest may appear, the insured and the Loss Payee named above for "loss" to a covered "auto".
- B. The insurance covers the interest of the Loss Payee unless the "loss" results from concealment, misrepresentation or fraud on the insured's part.
- C. We may cancel the policy as allowed by the Cancellation Common Policy Condition. Cancellation ends this agreement as to the Loss Payee's interest. If we cancel the policy we will mail the insured and the Loss Payee the same advance notice.
- D. If we make any payments to the Loss Payee, we will obtain his or her rights against any other party.
- E. If the insured does not pay the premium due for the physical damage insurance then the Loss Payee shall, on demand from us, pay the premium due.
- F. The Loss Payee shall also tell us of any change of ownership of a covered "auto", or any increase in hazard. The Loss Payee shall, on demand from us, pay the premium for the increase in hazard, unless the policy does not permit such coverage then the physical damage insurance shall be null and void.

**LOUISIANA**

**Paragraph A. is replaced with the following:**

- A. We will pay, as interest may appear, you and the Loss Payee named on this endorsement for "loss" to a covered "auto" within 30 days after receipt of satisfactory proof of "loss" from the insured or any party of interest.

**NEVADA**

**Paragraph E. and Paragraph F. are deleted**

**NEW JERSEY**

**Paragraph F. is replaced with the following:**

- F. The Loss Payee shall also tell us of any change of ownership of a covered "auto", or any increase in hazard that the Loss Payee becomes aware of.

**TENNESSEE**

**Paragraph B. is replaced with the following:**

- B. The insurance covering the interest of the Loss Payee will not be invalidated because of your intentional acts or omissions.

**VIRGINIA**

**Paragraph E. and Paragraph F. are deleted and Paragraph B. is replaced with the following:**

- B. The insurance covers the interest of the Loss Payee unless the "loss" results from conversion, secretion or embezzlement on your part.