



AMERICAN ACCESS
CASUALTY COMPANY

NEWSFLASH!

**** *Texas Limited Liability Disclosure* ****

Effective November 1, 2010, all new business policies issued with American Access Casualty Company became limited policies in the state of Texas. In-force policies became limited upon their renewal.

A *Summary of Coverage Limitation Disclosure* generates with each new business policy and will now generate on any renewal policy that was issued prior to November 1, 2010.

A listing of the affected policies will be forwarded to each producer's office. Please secure the insured's signature and date on these forms in order to avoid non-renewal.

Please familiarize yourself with the attached *Summary of Coverage Limitation Disclosure* listed below.

QUESTIONS?

**Please contact your Underwriter or any Underwriting Department
Representative at:
1-888-663-5443**



SUMMARY OF COVERAGE LIMITATION AND ACKNOWLEDGEMENT

DISCLOSURE OF A LIMITED COVERAGE POLICY

This policy is different from the standard coverage under the Texas Standard Personal Auto Policy. “We” want “you” to be fully aware of the restrictions of this policy. Listed below are some of these differences. “You” should carefully review the policy in full to understand the extent of coverage under “your” policy.

THIS IS A LIMITED DRIVERS POLICY

For any “family member” or resident of “your” household to be covered under Part A – Liability, they must be disclosed on the application and listed on “your” policy. If “your” auto is being driven by a “family member”, resident, or a non resident to whom the vehicle is furnished for their regular use and was not disclosed on the application, then coverage may be denied under Part A - Liability. Permissive users, other than household members, are covered under Part A – Liability. Failure to disclose all members of “your” household, or provide full and accurate information in the application, which may materially affect “our” acceptance of “your” policy, may result in denial of coverage. This applies to Part A – Liability.

NO COVERAGE FOR DAMAGE TO RENTAL AUTOS

If “you” rent an auto, “trailer” or other property, damage to that rental property is not covered by Part A or D of this policy –

- ◆ Liability,
- ◆ Collision
- ◆ or Other Than Collision

Please be advised that there is NO Part D Physical Damage coverage under “your” policy if the vehicle is operated by a “family member” or a resident of “your” household unless they are specifically listed on the declarations page.

OTHER THAN COLLISION AND COLLISION COVERAGE LIMITED TO NAMED DRIVERS

If “you” have Part D - Other Than Collision or Collision Coverage, then this coverage applies only if the auto is being driven by, or is in the control, of “you” or another person named on the policy.

YOU MUST NOTIFY US WITHIN 10 DAYS OF PURCHASING A NEW VEHICLE

If “you” acquire a new or additional vehicle, “you” must notify “us” within 10 days in order for coverage to apply to the new vehicle.

COVERAGE ENDS IF YOU NO LONGER OWN VEHICLE

If someone other than “you” or a “family member” listed on the policy becomes the owner of the auto, then coverage ends automatically.

NO COVERAGE FOR DELIVERY OR BUSINESS USE

Unless “you” have selected and paid additional premium for this coverage, there is no coverage for delivery or business use. This policy does not cover any auto being used to deliver property (for example, newspapers or food). This policy does not cover an auto used to carry persons for a fee other than a “share the expense” carpool. This policy does not cover an auto while being used for any business purpose. This exclusion applies to all coverages under this policy.

CRIMINAL OR INTENTIONAL ACTS ARE NOT COVERED

This policy does not cover anyone who intentionally causes a collision. Also, this policy does not cover anyone while committing a felony or while fleeing from arrest by an officer of the law. This exclusion applies to all coverages under this policy.

PRINT NAME

SIGNATURE

DATE

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 Chapter 601, Transportation Code.

DEFINITIONS

“You” and “your” refer to:

1. The “named insured” shown in the Declarations, and
2. The spouse if a resident of the same household and specifically listed on the declarations page

“We” “us” and “our” refer to the company providing this insurance.

“Family member” and “Resident Relative” means a person who is a resident of “your” household and related to “you” by blood, marriage or adoption. This definition includes a ward or foster child who is a resident of “your” household, and also includes “your” spouse even when not a resident of “your” household during a period of separation in contemplation of divorce.

“Trailer” means a vehicle designed to be pulled by a:

1. Private passenger auto: or
2. Pickup or van.

(It also means a farm wagon or farm implement while towed by a vehicle listed in 1. or 2. above).