

SUPPLEMENTAL SPOUSAL LIABILITY COVERAGE

New York State law requires that upon written request of an insured, and upon payment of the premium, an insurer issuing or delivering a policy that satisfies the requirements of Article 6 of the New York Vehicle and Traffic Law shall provide Supplemental Spousal Liability Insurance Coverage.

Supplemental Spousal Liability Insurance provides Bodily Injury Liability Coverage under a motor vehicle insurance policy to cover the liability of an insured spouse because of the death of or injury to his or her spouse, even where the injured spouse must prove that culpable conduct of the insured spouse.

This coverage is included within the policy's Bodily Injury Liability limits and does not increase the amounts for those limits. For example:

Insured's Bodily Injury Liability policy coverage limit: \$100,000/\$300,000
Insured's Bodily Injury Liability damage claim paid to spouse: \$75,000
Insured's Bodily Injury Liability policy coverage limit available to all other claimants
subject to a maximum of \$100,000 per person: \$225,000

This example assumes the spouse and the other claimants involved in the accident have a right to sue the insured for economic loss or for non-economic loss (i.e. pain and suffering) sustained as a result of "serious injury" as defined in Section 5102 (d) of the Insurance Law. It must also have been shown that there was negligence on the part of the insured.

The additional premium for Supplemental Spousal Liability coverage is 5% of the Bodily Injury premium. If you do not elect to purchase this coverage and do not remit the additional premium, Supplemental Spousal Liability coverage is not included in your motor vehicle insurance policy.

If you are married and want your policy to provide Supplemental Spousal Liability Insurance Coverage, please sign and date where indicated below and return this form to the Servicing Office that is listed on the Declarations page.

IF YOU DO NOT ELECT THIS COVERAGE IN WRITING, SUPPLEMENTAL SPOUSAL LIABILITY INSURANCE COVERAGE WILL NOT BE INCLUDED IN YOUR MOTOR VEHICLE INSURANCE POLICY.

Signature

Date

Print Name

Policy Number