



RLI[®] POLICY CHANGES

what you need to know!

Summary of Revisions

Effective: July 1, 2015

- Policy Provision Changes
 - Several coverage clarifications, including the addition of several exclusions and wording revisions.
 - Coverage part revisions- Portions of several sections have been moved into their own Parts of the Provisions
- State Amendatory Endorsement Changes
 - Most changes made to realign the State Amendatory to the new Policy Provisions numbering
 - Where possible, Amendatory language was removed in order to utilize revised Provision language
 - Some state insurance departments required us to make specific changes to the Provisions in order to secure approval
- Excess Uninsured/Underinsured Motorist Coverage
 - Main changes include wording clarifications to remove any ambiguity in the coverage form
 - Several states (FL, LA, NH, WV) have moved to either the countrywide Excess UM/UIM form (PUP 325C (09/14)) or a state-specific variation of it for consistency.

Policy Provision Changes

- PART I – DEFINITIONS (Pages 1-2)
 - The following Definitions were revised:
 - A. Automobile
 - G. Insured Location
 - H. Occurrence
 - I. Personal Injury
 - O. Relative
 - The following Definitions were added:
 - J. Policy Period
 - K. Policy Territory
 - Q. Spouse
 - The following Definition was removed:

- Private Passenger Motor Vehicle
- PART II – WHO IS COVERED (Pages 2-3)
 - The following changes were made to this section:
 - Removed **Automobiles** and **Recreational Vehicles** from Paragraph A, revising it to motorized vehicles.
 - Added legal entity to A.3.
 - Removed “borrow” and “rent” from B.1.b.
- PART III – WHAT WE WILL DO (Page 3)
 - The following changes were made to this section:
 - Removed prior paragraph A.2. to make it its own separate Part; PART VI – LIMIT OF INSURANCE
 - Removed prior paragraph B & C, which became PART IV – REQUIRED BASIC POLICIES. See below for any changes to this Part.
- PART IV – REQUIRED BASIC POLICIES (Page 3)
 - The following changes were made to this section:
 - Paragraph A
 - Added language regarding sublimits on the Basic Policy or Basic Policies
 - Combined several paragraphs from the old provisions for clarification
- PART V – WHAT IS NOT COVERED – EXCLUSIONS (Page 4-6)
 - Changes were made to the following Exclusions regarding:
 - B. Clarification of language to match Exclusion A.
 - G. Clarification of language to match other exclusions.
 - J. The removal of the criminal act to a separate exclusion. Added back Bodily Injury resulting from the use of reasonable force that was removed from the Personal injury definition
 - O. The extent to which Property Damage is excluded for property rented to, occupied or used by, or in the care, custody or control of, you or a Relative.
 - P. Clarification of our language with regard to Injury arising out of abuse, molestation or harassment.
 - V. Clarification of the property to which any injury is excluded
 - Z. Clarification of language
 - BB. Clarification of language

- The following Exclusions were added:
 - C. Business use exclusion
 - K. Criminal charge exclusion
 - EE. Commercial Motor Vehicle exclusion
 - FF. Public livery, ride sharing, and vehicle sharing exclusion
 - GG. Firearms exclusion (does not apply if covered by a fully collectible required Basic Policy)
 - HH. Corporal Punishment exclusion (Formerly its own exclusion, PUP 433)
- PART VII – CONDITIONS (Page 6-8)
 - Changes were made to the following conditions regarding:
 - Cancellation and how any premium refund will be handled
 - Other Insurance and when our policy will respond

To Our Valued Member Agents,

Effective 7/1/2015, RLI has clarified, added, or removed policy language in several areas. Please familiarize yourself with these changes, and share this information with those in your office who access RLI:

Remember when questions arise about underwriting or coverage intent, ask Number One! Old e-mails with guidance or interpretation may no longer be accurate. However, as with any insurance contract, the policy is the ultimate go-to guide.



We are happy to help you navigate these questions.

Please contact:

Chris Kivior
RLI Program Manager
800.742.6363 ext 368.
ckivior@massagent.com
massagent.com