Auto Policy Endorsement

Your policy is amended as follows:

Part I—Liability To Others

1. Additional Definitions

The following definition is added:

"Supplemental spousal liability insurance" means coverage against liability of an insured because of death of or injuries to the insured's spouse up to the liability insurance limits provided under the policy even where the injured spouse, to be entitled to recover, must prove the culpable conduct of the insured spouse. Unless you declined it in writing, this coverage is included within the policy's bodily injury liability limits and does not increase the amount of those limits.

2. Exclusions

The following Exclusion is added:

Supplemental spousal liability insurance if you declined supplemental spousal liability insurance.

All other terms, limits and provisions of this policy remain unchanged.

Form A403 NY (11/23)