

**N.S.E.F. NO. 25
ALTERATION ENDORSEMENT**

(endorsement changing or correcting statement(s) in the application or changing the rating classification)

INSURER:	Attached to and forming part of Policy No.:
INSURED:	This endorsement shall be effective from: <div style="float: right; text-align: right;"> <input type="checkbox"/> AM _____ <input type="checkbox"/> PM _____ Local Time </div> <div style="text-align: center; margin-top: 5px;"> _____ YYYY MM DD </div>

It is agreed that the item(s) specified below amends the Application or Certificate of Automobile Insurance forming part of this Policy to which this endorsement is attached.

All changes must meet the minimum regulatory requirements.

ITEM No.	PARTICULARS OF CHANGE

INSURING AGREEMENTS	PERILS	LIMITS AND AMOUNTS	ADDITIONAL PREMIUM \$	RETURN PREMIUM \$
SECTION A THIRD PARTY LIABILITY	LEGAL LIABILITY FOR BODILY INJURY TO OR DEATH OF ANY PERSON OR DAMAGE TO PROPERTY	\$ (EXCLUSIVE OF COSTS AND POST JUDGEMENT INTEREST) FOR LOSS OR DAMAGE RESULTING FROM BODILY INJURY TO OR THE DEATH OF ONE OR MORE PERSONS, AND FOR LOSS OR DAMAGE TO PROPERTY, REGARDLESS OF THE NUMBER OF CLAIMS ARISING FROM ANY ONE ACCIDENT.	BI - PD -	BI - PD -
SECTION A.1 DIRECT COMPENSATION - PROPERTY DAMAGE	THIS POLICY CONTAINS A PARTIAL PAYMENT OF RECOVERY CLAUSE FOR PROPERTY DAMAGE IF A DEDUCTIBLE IS SPECIFIED FOR DIRECT COMPENSATION - PROPERTY DAMAGE.	DEDUCTIBLE		
SECTION B MANDATORY ACCIDENT BENEFITS	SUB. SEC. 1. MEDICAL, REHABILITATION AND FUNERAL EXPENSES	AS STATED IN SECTION B OF THE POLICY		
	2. DEATH BENEFITS AND LOSS OF INCOME PAYMENT	AS STATED IN SECTION B OF THE POLICY		
SECTION C LOSS OF OR DAMAGE TO INSURED AUTOMOBILE	SUB. SEC. 1. ALL PERILS	\$		
	2. COLLISION OR UPSET	\$		
	3. COMPREHENSIVE (EXCLUDING COLLISION OR UPSET)	\$		
	4. SPECIFIED PERILS (EXCLUDING COLLISION OR UPSET)	\$		
		} AMOUNT DEDUCTIBLE ON EACH SEPARATE CLAIM EXCEPT FOR LOSS OR DAMAGE BY FIRE OR LIGHTNING OR THEFT OF THE ENTIRE AUTOMOBILE.		
SECTION D	UNINSURED AND UNIDENTIFIED AUTOMOBILE COVERAGE	AS STATED IN SECTION D OF THE POLICY		
ENDORSEMENTS				
TOTAL				
Net Additional/Return Premium				

The rating classification is changed to _____.

If more than one automobile is insured under this Policy, this endorsement shall apply only to the automobile(s) described under item(s) number _____ of the schedule of automobiles attached to and forming part of this Policy.

Except as otherwise provided in this endorsement, all limits, terms, conditions, provisions, definitions and exclusions of the Policy shall have full force and effect.