



## SUPPLEMENTAL SPOUSAL LIABILITY (NEW YORK)

Refer to Supplemental Declarations if information is not shown on this form.

*We* provide coverage under this endorsement subject to the *terms* contained in the *Business Automobile* Provisions.

### AGREEMENT

*We* agree with *you* to make the following changes to accommodate *your* spouse as the *insured* under this Supplemental Spousal Liability endorsement. This endorsement may be added on renewal or on policy anniversary dates.

**Named Insured:** \_\_\_\_\_

**Effective Date:** \_\_\_\_\_

### CHANGES WITH RESPECT TO LIABILITY COVERAGES

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 coverage 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 the culpable conduct of the *insured* spouse. The coverage is included within the policy's *bodily injury* liability limits and does not increase the amount of those limits.

All other *terms* and conditions remain unchanged.