



**American Freedom
Insurance Company**
1699 Wall St, Suite 600
Mount Prospect, IL 60056

ENDORSEMENT TO YOUR POLICY

In consideration of the premium charged it is agreed that the policy is hereby amended:

This endorsement is part of *your* policy. Except for the changes it makes, all other terms of the policy remain the same. This endorsement is effective with respect to this policy and all renewals of this policy as follows.

Under Part I – Liability in the **DEFINITIONS** section of the policy, under all parts of the policy the following definition shall apply:

The definition of “Automobile” is deleted and **SUBSTITUTED** with the following:

“**Automobile**” means a four wheel private passenger, station wagon, sports utility, or jeep type vehicle; or a truck, pick-up truck, window van, or panel van with a load capacity of one ton (2,000 pounds) or less, not used for commercial purposes and designed and licensed for use on public roads.

Exclusions.

Under Part I – Liability, on page 3, Exclusion subsection (a) (8) is deleted and is **SUBSTITUTED** with the following:

- (a) (8) with a load capacity in excess of one ton (2,000 pounds) or a gross vehicle weight rating (according to the manufacturer’s specifications) greater than 12,000 pounds;

Under Part I – Liability, on page 3, Exclusion subsection (b) is deleted and is **SUBSTITUTED** with the following:

- (b) to bodily injury or property damage resulting from the ownership, maintenance, or use of a vehicle with a load capacity in excess of one ton (2,000 pounds) or a gross vehicle weight rating (according to the manufacturer’s specifications) greater than 12,000 pounds;

Under Part II, Exclusion subsection (c) is deleted and is **SUBSTITUTED** with the following:

- (c) to bodily injury or property damage resulting from the ownership, maintenance, or use of a vehicle with a load capacity in excess of one ton (2,000 pounds) or a gross vehicle weight rating (according to the manufacturer’s specifications) greater than 12,000 pounds;

Under Part III, IV, and VI Exclusion subsection (c) is deleted and is **SUBSTITUTED** with the following:

- (c) to bodily injury resulting from the ownership, maintenance, or use of a vehicle with a load capacity in excess of one ton (2,000 pounds) or a gross vehicle weight rating (according to the manufacturer’s specifications) greater than 12,000 pounds;

Under Part V Exclusion subsection (c) is deleted and is **SUBSTITUTED** with the following:

- (c) damages to owned automobile resulting from the ownership, maintenance, or use of a vehicle with a load capacity in excess of one ton (2,000 pounds) or a gross vehicle weight rating (according to the manufacturer’s specifications) greater than 12,000 pounds;