

COMMONWEALTH OF VIRGINIA

STATE CORPORATION COMMISSION

BUREAU OF INSURANCE

AT RICHMOND, June 20, 2011

ADMINISTRATIVE ORDER NO. 11906

PRIVATE PASSENGER AUTOMOBILE INSURANCE

ESTABLISHMENT OF STANDARD FORMS OF POLICIES, RIDERS, ENDORSEMENTS, AND OTHER SPECIAL OR SUPPLEMENTAL AGREEMENTS AND PROVISIONS FOR USE BY ALL INSURERS IN INSURING (1) AGAINST LOSS OR DAMAGE RESULTING FROM ACCIDENT TO, OR INJURY SUFFERED BY, ANY PERSON, AND FOR WHICH THE PERSON INSURED IS LIABLE, (2) AGAINST LOSS BY LIABILITY FOR DAMAGE TO PROPERTY RESULTING FROM THE OWNERSHIP, MAINTENANCE OR USE OF ANY MOTOR VEHICLE, AND (3) AGAINST LOSS OF OR DAMAGE TO ANY MOTOR VEHICLE OWNED BY THE INSURED, PURSUANT TO THE PROVISIONS OF §§ 38.2-2218 TO 38.2-2223, INCLUSIVE, OF THE CODE OF VIRGINIA.

BY LETTERS DATED August 25, 2010 through May 20, 2011, came the applicant, Insurance Services Office, Inc., on behalf of their participating insurers, and filed with and requested the approval of the Commissioner of Insurance of the proposed new ISO Personal Auto Policy endorsement for adoption as a standard form for use by all insurers in this Commonwealth, pursuant to the provisions of § 38.2-2218 of the Code of Virginia;

AND IT APPEARING to the Commissioner from an examination made by the staff of the Bureau of Insurance that the proposed new endorsement is proper, and not in conflict or inconsistent with the laws of this Commonwealth;

NOW, ON THIS DAY the Commissioner having considered the filing herein is of the opinion, finds and orders,

(1) THAT, the following new endorsement for use in connection with the standard policy form, PP 00 01 01 05 - Personal Auto Policy approved via Administrative Order 11730, be, and it hereby is, filed by the State Corporation Commission, Bureau of Insurance, in its office at Richmond, Virginia:

PP 13 20 10 11 Low Speed Vehicle Endorsement – Virginia

- (2) THAT, except as hereinafter provided, PP 13 20 10 11, Low Speed Vehicle Endorsement – Virginia is approved and available for use by all insurance companies using standard policy form, PP 00 01 01 05 – Personal Auto Policy approved via Administrative Order 11730; and
- (3) THAT, PP 13 20 10 11, Low Speed Vehicle Endorsement – Virginia shall become a standard form available for use on and after November 1, 2011, and thereafter no insurance company shall use any form covering substantially the same agreements provided for by such standard form, unless it is in the precise language of the standard form;


IT IS FURTHER ORDERED,

(1) THAT if there is objection to the provisions of the hereinbefore referred to new standard form, the objection must be filed in writing within twenty days from the date upon which this Order is entered. If written objection is filed, such form shall not become available as a standard form as provided herein and proceedings in reference thereto shall be instituted, and

(2) THAT the Bureau of Insurance shall immediately notify all parties to whom attested copies of this Order are directed, in writing, upon receipt of an objection from any insurer as to the provisions of the hereinbefore referred to new standard form.

(3) THAT attested copies of this Order be sent to all licensed rate service organizations, Mary M. Bannister, Deputy Commissioner of Insurance and all insurers which are affected thereby.

A True Copy
Teste:


Clerk of the
State Corporation Commission

GRANT OF PERMISSION

Insurance Services Office, Inc. ("ISO"), a corporation with principal offices at 545 Washington Boulevard, Jersey City, New Jersey 07310-1686, hereby grants permission to the Virginia State Corporation Commission and Bureau of Insurance ("Commission") to reprint, copy or otherwise use the copyrighted insurance forms set out below for purposes of promulgating said forms as the standard forms for use by all insurers in the Commonwealth of Virginia.

In the event ISO, after engaging in good faith negotiations and dialogue with the Commission, is unable to obtain Commission approval of legislatively mandated revisions to the copyrighted insurance forms at least thirty days prior to the effective date of the legislation, ISO hereby grants permission to the Commission to make such legislatively mandated revisions to ISO's copyrighted Virginia - specific endorsements for the purposes of promulgating said Virginia - specific endorsements as standard forms for use by all insurers in the Commonwealth of Virginia. In the event the Commission revises a copyrighted ISO Virginia - specific endorsement, the Commission must notify ISO of the revision at least 24 hours prior to promulgating the revision and must include the following ISO copyright notice on such form:

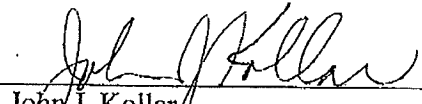
"Includes copyrighted material of Insurance Services Office, Inc., with its permission."

ISO further agrees not to take legal action based on the use of the copyrighted insurance forms set out below against any insurer legally and validly using said copyrighted forms in Virginia for risks located in Virginia. This grant of permission takes effect on the date the Commission promulgates the forms for use in Virginia.

If, as of a specific date, it is no longer a requirement that all insurers licensed or authorized to write automobile insurance in Virginia must use the promulgated forms, this Grant of Permission shall terminate as of that date. This Grant of Permission may also be terminated for any reason with 365 days prior written notice to the Commission. Upon termination of this Grant of Permission, use of the copyrighted forms shall only be allowed with the express permission of ISO and with the standard ISO copyright notice displayed.

Date: ✓ 3/24/11

Insurance Services Office, Inc.

By 
John J. Kollar/
Vice President
Insurance Services Department

POLICY NUMBER:

PERSONAL AUTO
PP 13 20 10 11

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

"Insurance Services Office, Inc. Copyright"

This form has been promulgated by the Virginia State Corporation Commission for use by all licensed insurers in the Commonwealth issuing policies for motor vehicle insurance as defined in § 38.2-12 of the Code of Virginia. This form includes copyrighted material of Insurance Services Offices, Inc., with its permission and may only be used by a licensed insurer in Virginia for risks located in Virginia. Use of this form for any other purpose shall be with the express permission of ISO and subject to the standard ISO copyright notice.

SPECIMEN ONLY

LOW SPEED VEHICLE ENDORSEMENT – VIRGINIA

SCHEDULE

| Description And Type Of Vehicle | | | | |
|-------------------------------------------------------------------------------------------|---------------------------------|---------------------------|---------------|----------------|
| 1. | | | | |
| 2. | | | | |
| 3. | | | | |
| Coverage is provided where a premium and a limit of liability are shown for the coverage. | | | | |
| Vehicle | Liability | Limit Of Liability | | Premium |
| 1. | Bodily Injury | \$ | Each Person | \$ |
| | | \$ | Each Accident | |
| | Property Damage | \$ | Each Accident | \$ |
| | | | | |
| 2. | Bodily Injury | \$ | Each Person | \$ |
| | | \$ | Each Accident | |
| | Property Damage | \$ | Each Accident | \$ |
| | | | | |
| 3. | Bodily Injury | \$ | Each Person | \$ |
| | | \$ | Each Accident | |
| | Property Damage | \$ | Each Accident | \$ |
| | | | | |
| Vehicle | Medical Expense Benefits | Limit Of Liability | | Premium |
| 1. | | \$ | Each Person | \$ |
| 2. | | \$ | Each Person | \$ |
| 3. | | \$ | Each Person | \$ |
| Vehicle | Income Loss Benefits | Limit Of Liability | | Premium |
| 1. | | \$ | Each Person | \$ |
| 2. | | \$ | Each Person | \$ |
| 3. | | \$ | Each Person | \$ |

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| Vehicle | Uninsured Motorists Coverages | Limit Of Liability | | Premium |
|----------------------|-------------------------------|--------------------|---------------|---------|
| 1. | Bodily Injury | \$ | Each Person | \$ |
| | | \$ | Each Accident | |
| | Property Damage | \$ | Each Accident | \$ |
| 2. | Bodily Injury | \$ | Each Person | \$ |
| | | \$ | Each Accident | |
| | Property Damage | \$ | Each Accident | \$ |
| 3. | Bodily Injury | \$ | Each Person | \$ |
| | | \$ | Each Accident | |
| | Property Damage | \$ | Each Accident | \$ |
| Vehicle | Collision | | | Premium |
| 1. | | Less \$ | Ded. \$ | |
| 2. | | Less \$ | Ded. \$ | |
| 3. | | Less \$ | Ded. \$ | |
| Vehicle | Other Than Collision | | | Premium |
| 1. | | Less \$ | Ded. \$ | |
| 2. | | Less \$ | Ded. \$ | |
| 3. | | Less \$ | Ded. \$ | |
| Total Premium | | | | \$ |

With respect to the "low speed vehicles" and coverages described in the Schedule or in the Declarations, the provisions of the policy apply unless modified by this endorsement.

I. Definitions

The **Definitions** Section is amended as follows:

- A. For the purpose of the coverage provided by this endorsement, "low speed vehicle" means a four-wheel motor vehicle, other than a truck, whose top speed is more than 20 miles per hour and not more than 25 miles per hour on paved surfaces.
- B. The definition of "your covered auto" is replaced by the following:
 "Your covered auto" means:
 - 1. Any "low speed vehicle" shown in the Schedule or in the Declarations.
 - 2. A "newly acquired auto".
 - 3. A "trailer".

- 4. Any "low speed vehicle" or auto you do not own while used as a temporary substitute for any other vehicle described in this definition which is out of normal use because of its:

- a. Breakdown;
- b. Repair;
- c. Servicing;
- d. Loss; or
- e. Destruction.

This provision (4.) does not apply to Coverage For Damage To Your Auto.

- C. Paragraph 1. of the definition of "newly acquired auto" is replaced by the following:

- 1. "Newly acquired auto" means any of the following types of vehicles you become the owner of during the policy period or, if this is a renewal policy, during the 30 days prior to this policy's effective date:
 - a. A private passenger auto;

- b. A pickup or van, for which no other insurance policy provides coverage, that is not used for business or commercial purposes, other than farming or ranching; or
- c. Any "low speed vehicle".

II. Part A – Liability Coverage

Part A is amended as follows:

- A. The definition of "insured" is replaced by the following:
 "Insured" means:
 - 1. You or any "family member" for the ownership, maintenance or use of "your covered auto".
 - 2. Any person using or responsible for the use of "your covered auto".
 - 3. For "your covered auto", any person or organization but only with respect to legal responsibility for acts or omissions of a person for whom coverage is afforded under this Part.

- B. Exclusion B.1. is replaced by the following:

We do not provide Liability Coverage for the ownership, maintenance or use of any vehicle which is designed mainly for use off public roads.

This exclusion (B.1.) does not apply:

- 1. While such vehicle is being used by an "insured" in a medical emergency;
- 2. To any "trailer"; or
- 3. To a vehicle insured for Liability Coverage under this endorsement.

III. Part D – Coverage For Damage To Your Auto

Part D is amended as follows:

The following is added to the definition of "non-owned auto":

- 3. Any "low speed vehicle" you do not own while used as a temporary substitute for "your covered auto" which is out of its normal use because of its:
 - a. Breakdown;
 - b. Repair;
 - c. Servicing;
 - d. Loss; or
 - e. Destruction.

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