

SPECIAL PROVISIONS – RHODE ISLAND

PERSONAL LIABILITY ADDITIONAL POLICY CONDITIONS

1. **Concealment or Fraud** is deleted.
2. **Liberalization Clause** is deleted and replaced by the following:
2. **Liberalization Clause.** If we make a change which broadens coverage under this edition of our policy without additional premium charge, that change will automatically apply to your insurance as of the date we implement the change in your state, provided that this implementation date falls within 60 days prior to or during the policy period stated in the Declarations.

The Liberalization Clause does not apply to changes implemented with a general program revision that includes both broadenings and restrictions in coverage, whether that general program revision is implemented through introduction of:

- a. A subsequent edition of our policy; or
 - b. An Amendatory Endorsement.
6. **Cancellation.** The first two paragraphs of item **b.** are deleted and replaced by the following:
 - b. We may cancel this policy only for the reasons stated below by giving you notice in writing of the date cancellation takes effect.

Subparagraphs **(1)**, **(2)**, **(3)** and **(4)** of item **b.** remain unchanged.

All other provisions of this policy apply.