

general policy conditions
(continued)

Supplement
to
AOR 1999-10
- page in
policy
issued
by
Nationwide

9. LEGAL ACTION LIMITATIONS

No legal action may be brought against us concerning this policy until the insured has fully complied with all its terms.

We have no obligation to:

- a) pay to or for any insured; or
- b) defend any insured;

when such obligations or this policy provide the sole basis for jurisdiction of the court over:

- a) such insured;
- b) such obligations; or
- c) this policy.

Under the liability coverages of this policy, no legal action may be brought against us until judgment against the insured has been finally determined after trial. This policy does not give anyone the right to make us a party to any liability action against an insured.

Under the Uninsured Motorists coverage, legal action against us must begin within the time limit allowed for bodily injury or death actions in the state where the accident occurred.

10. FRAUD

This policy does not cover any loss to or by any insured if any element of fraud or fraudulent action is engaged in by that insured in connection with the loss.

11. OPTIONAL PAYMENT OF PREMIUM IN INSTALLMENTS

The policyholder may pay the premium for this policy in installments, under terms and conditions approved where required by the Department of Insurance. For each separate installment payment there is an installment service charge. Your agent can provide more information.

Mutual Policy Conditions (Applicable only to policies issued by Nationwide Mutual Insurance Company—Nationwide Mutual Fire Insurance Company.)

If this policy is issued by Nationwide Mutual Insurance Company or Nationwide Mutual Fire Insurance Company, the policyholder is a member of the company issuing the policy while this, or any other policy issued by one of these companies is in force. While a member the policyholder is entitled to one vote only—regardless of the number of policies issued to the policyholder—either in person or by proxy at meetings of members of said company. The policyholder is entitled to any dividends which are declared by the Board of Directors and are applicable to coverages in this policy.

The annual meeting of members of the Nationwide Mutual Insurance Company will be held at the Home Office at Columbus, Ohio, at 10 a.m. on the first Thursday of April. The annual meeting of members of the Nationwide Mutual Fire Insurance Company will be held at the Home Office at Columbus, Ohio, at 9:30 a.m. on the first Thursday of April. If the Board of Directors of either of the above companies should elect to change the time or place of meeting, that company will mail notice of the change to the policyholder at the address last known. The company will mail this notice at least 10 days in advance of the meeting date.

This policy is non-assessable, meaning that the policyholder is not subject to any assessment beyond the premiums the above companies require for each policy term.

