



Summit Specialty Insurance Company

Automobile Physical Damage / Motor Truck Cargo Legal Liability

Endorsement Change Form – Endorsement # 1

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Policy Period	October 2, 2025 TO October 2, 2026
Effective Date	January 24, 2026
Policy Number	SEPA012000046401
Insured	NIRMAL SINGH SIDHU

Added Unit:
202 Utility Trailer 3UTVS2539L8003317 - \$20,000

Premium:	\$459.00
Endorsement Policy Fee:	\$23.00
Ohio State Tax:	\$22.95
Surplus Lines Endorsement Policy Fee:	\$35.00
Total:	\$539.95

All other policy terms and conditions remain unchanged.



Summit Specialty Insurance Company

Automobile Physical Damage / Motor Truck Cargo Legal Liability Schedule of Vehicles

Policy Number SEPA012000046401

Effective Date October 2, 2025

Policy Period October 2, 2025 TO October 2, 2026

Insured NIRMAL SINGH SIDHU

Company Summit Specialty Insurance Company

Date Issued January 28, 2026

Coverage:

Your policy is determined on a scheduled motor vehicle basis. We will pay for "loss" to Covered Property from a Covered Cause of Loss only if such "loss" occurs with at least one of the following:

1. "Loss" to, in or on a motor vehicle (truck or tractor) listed below, or
2. "loss" in or on a trailer (trailer includes container on a chassis type vehicle) used with and to be pulled by a motor vehicle listed below, or
3. While "loading" or "unloading" a motor vehicle listed below or trailer used with and to be pulled by a motor vehicle listed below,

And is otherwise covered by the Motor Carrier and/or Motor Truck Cargo Coverage Forms.

Vehicle Number	Covered Auto Symbol	Year	Make	Body Type	Vehicle ID Number	Deductible	Value
1	67	2017	Freightliner	Tractor	3AKJGLDR1HSHD8230	\$2,500	\$45,000
2	67	2020	Utility	Trailer	3UTVS2539L8003317	\$2,500	\$20,000

For a covered "auto" described in the Schedule, **Physical Damage Coverage – Limit Of Insurance** is replaced by the following:

Limit Of Insurance

The most we will pay for any one "loss" to any one covered "auto" is the least of the following amounts:

1. The actual cash value of the damaged or stolen property as of the time of the "loss";

2. The cost of repairing or replacing the damaged or stolen property with property of like kind and quality; or
3. The Limit Of Insurance shown in the Schedule.