



# NEW YORK AUTO SUPPLEMENT

AGENCY		APPLICANT/NAMED INSURED	
CODE:	SUB CODE:	COMPANY: POLICY #:	EFFECTIVE DATE

## SUPPLEMENTAL SPOUSAL LIABILITY COVERAGE MANDATORY OFFER OF INSURANCE

New York State law requires that upon written request of an insured, and upon payment of the premium, an insurance company issuing or delivering a policy that satisfies the requirements of Article 6 of the New York Vehicle and Traffic Law shall provide Supplemental Spousal Liability Insurance coverage.

Supplemental Spousal Liability Insurance (SSL) provides bodily injury liability coverage under a motor vehicle insurance policy to cover the liability of an insured spouse because of the death of or injury to his or her spouse, even where the injured spouse must prove the culpable conduct of the insured spouse.

This coverage is included within the policy's bodily injury liability limits and does not increase the amount of those limits. For example:

- Insured's bodily injury policy coverage limit: \$100,000 / \$300,000
- Insured's bodily injury damage claim paid to spouse: \$75,000
- Insured's bodily injury policy coverage limit available to all other claimants subject to a maximum of \$100,000 per person: \$225,000

This example assumes the spouse and other claimants involved in the accident have a right to sue the insured for economic loss or for non-economic loss (i.e., pain and suffering) sustained as a result of a "serious injury" as defined in Section 5102 (d) of the Insurance Law. It must also have been shown that there was negligence on the part of the insured.

The additional premium for SSL coverage is \$ \_\_\_\_\_.

If you do not elect to purchase this coverage and do not remit the additional premium, SSL coverage will not be included in your motor vehicle insurance policy.

I hereby request SSL coverage.

I hereby reject SSL coverage.

Coverage is generally described here. Only the policy provides a complete description of the coverages and their limitations.

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Named Insured's Signature