THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NAMED NON-OWNER COVERAGE

SCHEDULE

Unless otherwise indicated below, or in the Declarations, Named Non-Owner Coverage applies only to the individual named in the Schedule or in the Declarations.

Name Of Individual:

If indicated below, or in the Declarations, Named Non-Owner Coverage applies to:

☐ Named Individual and "Family Members" (including Named Individual's Spouse)

Coverage For Vehicles Furnished Or Available For Regular Use

☐ If indicated to the left, or in the Declarations, the exclusions for vehicles furnished or available for regular use under **Part A – Liability Coverage** and **Part B – Medical Payments Coverage,** and the exception of vehicles furnished or available for regular use in the definition of "non-owned auto" under Part **D** – Coverage For Damage To Your Auto, do not apply.

Coverage is provided where a premium and a limit of liability are shown for the coverage.

Coverages	Limit Of Liability			Premium
Liability				
Bodily Injury	**$**		**Each Person**	**$**
	$		**Each Accident**	
Property Damage	**$**		**Each Accident**	**$**
Medical Payments	**$**		**Each Person**	**$**
Uninsured Motorists				
Bodily Injury	**$**		**Each Person**	**$**
	$		**Each Accident**	
Property Damage	**$**		**Each Accident**	**$**
Underinsured Motorists				
Bodily Injury	**$**		**Each Person**	**$**
	$		**Each Accident**	**$**
Property Damage	**$**		**Each Accident**	**$**
Collision	**$**	**Less $**	**Deductible**	**$**
Other Than Collision	**$**	**Less $**	**Deductible**	**$**
	Total Premium			**$**

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

NOTICE

For the Collision and Other Than Collision Coverages, the amount shown in the Schedule or in the Declarations is not necessarily the amount you will receive at the time of loss or damage. PLEASE refer to the Limit Of Liability Provision below.

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With respect to the individuals and coverages listed in the Schedule or in the Declarations, the provisions of the Policy apply unless modified by the endorsement.

I. Definitions

A. The definitions of "you" and "your" are replaced by the following:

Throughout this Policy, "you" and "your" refer to the individual named in the Schedule or Declarations.

B. The definition of "family member" is replaced by the following:

"Family member" means a person related to you by blood, marriage or adoption, including a ward or foster child, if:

1. The person is a resident of your household; and

2. The Schedule or Declarations indicates that coverage is provided for the named individual and "family members".

C. The definition of "your covered auto" is replaced by the following:

"Your covered auto" means a "newly acquired auto".

D. The definition of "newly acquired auto" is replaced by the following:

"Newly acquired auto" means any of the following types of vehicles on the date you become the owner:

a. A private passenger auto; or

b. A pickup or van that:

(1) Has a Gross Vehicle Weight Rating of 10,000 lbs. or less; and

(2) Is not used for the delivery or transportation of goods and materials unless such use is:

(a) Incidental to your "business" of maintaining or repairing furnishings or equipment; or

(b) For farming or ranching.

This provision applies only:

a. If you acquire the vehicle during the policy period; and

b. For 14 days after you become the owner.

This insurance does not apply if other insurance applies with respect to newly acquired vehicles.

II. Part A – Liability Coverage

A. If the Schedule or Declarations indicates that Named Non-owner Coverage applies only to the named individual, the definition of "insured" is amended by deleting reference to "family member".

B. The **Exclusions** section is amended as follows:

1. Exclusion **B.2.** is replaced by the following:

We do not provide Liability Coverage for the ownership, maintenance or use of any vehicle, other than "your covered auto", which is owned by you.

2. The following exclusion is added:

We do not provide Liability Coverage for the ownership, maintenance or use of any vehicle, other than "your covered auto", which is furnished or available for your regular use.

However, this exclusion **(2.)** does not apply if the Schedule or Declarations indicates that the Vehicles Furnished Or Available For Regular Use Exclusion does not apply.

C. Paragraph **A.** of the **Limit Of Liability** Provision is replaced by the following:

A. The Limit Of Liability shown in the Schedule or in the Declarations for each person for Bodily Injury Liability is our maximum limit of liability for all damages, including damages for care, loss of services or death, arising out of "bodily injury" sustained by any one person in any one auto accident. Subject to this limit for each person, the Limit Of Liability shown in the Schedule or in the Declarations for each accident for Bodily Injury Liability is our maximum limit of liability for all damages for "bodily injury" resulting from any one auto accident.

The Limit Of Liability shown in the Schedule or in the Declarations for each accident for Property Damage Liability is our maximum limit of liability for all "property damage" resulting from any one auto accident.

This is the most we will pay regardless of the number of:

1. "Insureds";

2. Claims made;

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3. Vehicles or premiums shown in the Schedule or in the Declarations; or

4. Vehicles involved in the auto accident.

D. The **Out Of State Coverage** Provision is replaced by the following:

Out Of State Coverage

If an auto accident to which this Policy applies occurs in any state or province other than where you reside, we will interpret your policy for that accident as follows:

If the state or province has:

1. A financial responsibility or similar law specifying limits of liability for "bodily injury" or "property damage" higher than the limit shown in the Schedule or in the Declarations, your policy will provide the higher specified limit.

2. A compulsory insurance or similar law requiring a nonresident to maintain insurance whenever the nonresident uses a vehicle in that state or province, your policy will provide at least the required minimum amounts and types of coverage.

No one will be entitled to duplicate payments for the same elements of loss.

III. Part B – Medical Payments Coverage

A. If the Schedule or Declarations indicates that Named Non-owner Coverage applies only to the named individual, the definition of "insured" is amended by deleting reference to "family member".

B. The **Exclusions** section is amended as follows:

1. Exclusion **5.** is replaced by the following:

We do not provide Medical Payments Coverage for any "insured" for "bodily injury" sustained while "occupying", or when struck by, any vehicle (other than "your covered auto") which is owned by you.

2. The following exclusion is added:

We do not provide Medical Payments Coverage for any "insured" for "bodily injury" sustained while "occupying", or when struck by, any vehicle, other than "your covered auto", which is furnished or available for your regular use.

However, this exclusion **(2.)** does not apply if the Schedule or Declarations indicates that the Vehicles Furnished Or Available For Regular Use Exclusion does not apply.

C. Paragraph **A.** of the **Limit Of Liability** Provision is replaced by the following:

A. The Limit Of Liability shown in the Schedule or in the Declarations for this coverage is our maximum limit of liability for each person injured in any one accident. This is the most we will pay regardless of the number of:

1. "Insureds";

2. Claims made;

3. Vehicles or premiums shown in the Schedule or in the Declarations; or

4. Vehicles involved in the accident.

IV. Part C – Uninsured Motorists Coverage

A. If the Schedule or Declarations indicates that Named Non-owner Coverage applies only to the named individual, the definition of "insured" is amended by deleting reference to "family member".

B. The definition of "uninsured motor vehicle" is amended as follows:

1. Any reference to the state in which "your covered auto" is principally garaged is amended to read the state in which you reside.

2. If the Schedule or Declarations indicates that Named Non-owner Coverage applies to the Named Individual, the hit-and-run vehicle section is amended by deleting reference to "family member".

C. Limit Of Liability

1. Paragraph **A.** of the **Limit Of Liability** Provision is replaced by the following:

A. The Limit Of Liability shown in the Schedule or in the Declarations for each person for Uninsured Motorists Coverage is our maximum limit of liability for all damages, including damages for care, loss of services or death, arising out of "bodily injury" sustained by any one person in any one accident. Subject to this limit for each person, the Limit Of Liability shown in the Schedule or in the Declarations for each accident for Uninsured Motorists Coverage is our maximum limit of liability for all damages for "bodily injury" resulting from any one accident.

This is the most we will pay regardless of the number of:

1. "Insureds";

2. Claims made;

3. Vehicles or premiums shown in the Schedule or in the Declarations; or

4. Vehicles involved in the accident.

2. If the Schedule or Declarations also indicates an each accident limit of liability for Property Damage Uninsured Motorists Coverage, the following is added to Paragraph **A.:**

The Limit Of Liability shown in the Schedule or in the Declarations for each accident for Property Damage Uninsured Motorists Coverage is our maximum limit of liability for all damages to all property resulting from any one accident.

This is the most we will pay regardless of the number of:

1. "Insureds";

2. Claims made;

3. Vehicles or premiums shown in the Schedule or in the Declarations; or

4. Vehicles involved in the accident.

V. Part D – Coverage For Damage To Your Auto

A. If the Schedule or Declarations indicates that Named Non-owner Coverage applies only to the named individual, the definition of "non-owned auto" is amended by deleting reference to "family member".

B. The **Insuring Agreement** is replaced by the following:

Insuring Agreement

A. We will pay for direct and accidental loss to any "non-owned auto", including its equipment, minus any applicable deductible shown in the Schedule or in the Declarations. We will pay for loss to a "non-owned auto" caused by:

1. Other than "collision" only if the Schedule or Declarations indicates that Other Than Collision Coverage is provided.

2. "Collision" only if the Schedule or Declarations indicates that Collision Coverage is provided.

B. "Collision" means the upset of a "non-owned auto" or its impact with another vehicle or object.

Loss caused by the following is considered other than "collision":

1. Missiles or falling objects;

2. Fire;

3. Theft or larceny;

4. Explosion or earthquake;

5. Windstorm;

6. Hail, water or flood;

7. Malicious mischief or vandalism;

8. Riot or civil commotion;

9. Contact with bird or animal; or

10. Breakage of glass.

If breakage of glass is caused by a "collision", you may elect to have it considered a loss caused by "collision".

C. "Non-owned auto" means any private passenger auto, pickup, van or "trailer" not owned by or furnished or available for the regular use of you or any "family member" while in the custody of or being operated by you or any "family member".

However, if the Schedule or Declarations indicates that Coverage For Vehicles Furnished Or Available For Regular Use applies, then "non-owned auto" means any private passenger auto, pickup, van or "trailer" not owned by you or any "family member" while in the custody of or being operated by you or any "family member".

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C. The **Transportation Expenses** Provision is replaced by the following:

Transportation Expenses

1. In addition, we will pay, without application of a deductible, up to a maximum of $900 for expenses for which you become legally responsible in the event of loss to a "non-owned auto". However, the most we will pay for any expenses for loss of use is $30 per day.

2. Subject to the provisions of Paragraph **1.,** if the loss is caused by:

a. A total theft of a "non-owned auto", we will pay only expenses incurred during the period:

(1) Beginning 48 hours after the theft; and

(2) Ending when the "non-owned auto" is returned to use or we pay for its loss.

b. Other than theft of a "non-owned auto", we will pay only expenses beginning when the auto is withdrawn from use for more than 24 hours.

Our payment will be limited to that period of time reasonably required to repair or replace the "non-owned auto".

D. The **Exclusions** section is amended as follows:

Exclusion **7.** does not apply.

E. Paragraph **A.** of the **Limit Of Liability** Provision is replaced by the following:

A. Our limit of liability for loss will be the least of the:

1. Amount shown in the Schedule or in the Declarations;

2. Actual cash value of the stolen or damaged property; or

3. Amount necessary to repair or replace the property with other property of like kind and quality.

However, the most we will pay for loss to:

1. Any "non-owned auto" which is a trailer is $1,500.

2. Electronic equipment that reproduces, receives or transmits audio, visual or data signals, which is permanently installed in the auto in locations not used by the auto manufacturer for installation of such equipment, is $1,000.

F. The **Other Sources Of Recovery** Provision is replaced by the following:

Any insurance we provide with respect to a "non-owned auto" shall be excess over any other collectible source of recovery including, but not limited to.

1. Any coverage provided by the owner of the "non-owned auto".

2. Any other applicable physical damage insurance.

3. Any other source of recovery applicable to the loss.

VI. Underinsured Motorists Coverage

If the Schedule or Declarations indicates that Underinsured Motorists Coverage applies, the provisions of the Underinsured Motorists Coverage endorsement made a part of this Policy apply except as follows:

A. If the Schedule or Declarations indicates that Named Non-owner Coverage applies only to the named individual, the definition of "insured" is amended by deleting reference to "family member".

B. The definition of "underinsured motor vehicle" is amended as follows:

Any reference to the state in which "your covered auto" is principally garaged is amended to read the state in which you reside.

C. If the Schedule or Declarations also indicates an each accident limit of liability for Property Damage Underinsured Motorists Coverage, the following is added to Paragraph **A.:**

The Limit Of Liability shown in the Schedule or in the Declarations for each accident for Property Damage Underinsured Motorists Coverage is our maximum limit of liability for all damages to all property resulting from any one accident.

This is the most we will pay regardless of the number of:

1. "Insureds";

2. Claims made;

3. Vehicles or premiums shown in the Schedule or in the Declarations; or

4. Vehicles involved in the accident.