

## AMENDATORY ENDORSEMENT

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This endorsement is a part of the policy. Except for the changes this endorsement makes, all other provisions of the policy remain the same and apply to this endorsement.

### 1. LIABILITY COVERAGE

#### a. Additional Definition

Item 2. of the definition of **insured** is changed to read:

**Insured** means:

2. **you** for the maintenance or use of a **car owned by**, or furnished by an employer to, a **person** who resides primarily in the household of the first **person** shown as a named insured on the Declarations. That **car** cannot be **owned by you**, or furnished by **your** employer;

#### b. Exclusions

Exclusion 7 is changed to read:

THERE IS NO COVERAGE FOR AN **INSURED** FOR DAMAGES ARISING OUT OF AND RESULTING FROM THE OWNERSHIP, MAINTENANCE, OR USE OF A VEHICLE WHILE IT IS:

- a. MADE AVAILABLE; OR
- b. BEING USED

TO CARRY **PERSONS** FOR A CHARGE. This exclusion does not apply to:

- a. the use of a **private passenger car** on a share-the-expense basis; or
- b. **you** or a **resident relative occupying a non-owned car** as a passenger;

### 2. UNINSURED MOTOR VEHICLE COVERAGE

#### Exclusions

Exclusion 11 is changed to read:

THERE IS NO COVERAGE FOR AN **INSURED OCCUPYING** A VEHICLE WHILE IT IS:

- a. MADE AVAILABLE OR BEING USED TO CARRY **PERSONS** FOR A CHARGE. This exclusion (11.a.) does not apply to:
  - (1) the use of a **private passenger car** on a share-the-expense basis; or
  - (2) **you** or a **resident relative occupying a non-owned car** as a passenger; OR
- b. RENTED TO OR LEASED TO OTHERS BY AN **INSURED**, INCLUDING PERSONAL VEHICLE SHARING, PEER-TO-PEER CAR SHARING, OR OTHER SIMILAR PROGRAM.

### 3. PHYSICAL DAMAGE COVERAGES

#### a. Additional Definitions

Item 3. Of the definition of **Covered Vehicle** is changed to read:

3. A **temporary substitute car** if a premium is shown under the corresponding "Coverage Symbol" in the "POLICY PREMIUM" schedules on the Declarations;

#### b. Limit and Loss Settlement – Comprehensive Coverage and Collision Coverage

- (1) The following is added to section 1. a.:

If windshield glass is repaired instead of replaced, the deductible will not apply.

- (2) Section 1. a. 4. that reads "if **you** and **we** agree, then windshield glass will be repaired instead of replaced" has been deleted.

#### c. Limit – Car Rental and Travel Expenses Coverage

The words "Car Rental or Travel Expenses Coverage", wherever they may be found in this coverage are changed to read "Car Rental and Travel Expenses Coverage".

#### 4. GENERAL TERMS

##### Cancellation

Item C. **Return of Unearned Premium** is changed to read:

If **you** cancel this policy, the premium will be earned on a pro rata basis. Any unearned premium may be returned within a reasonable time after cancellation. Delay in the return of any unearned premium does not affect the cancellation date.

If **we** cancel this policy the premium will be earned on a pro-rata basis. Any unearned premium will be returned prior to the cancellation effective date.

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