

## USE OF NON-OWNED CARS — COMPREHENSIVE COVERAGE AND COLLISION COVERAGE

---

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.

The policy is changed as follows for the maintenance or use of a *non-owned car* by a *designee*:

### 1. DEFINITIONS

The definitions of *Non-Owned Car* and *Owned By* as used in Comprehensive Coverage and Collision Coverage are changed to read:

**Non-Owned Car** means a *car* that is in the lawful possession of the *designee* and that is not *owned by*:

1. *you*;
2. any *resident relative*;
3. a *designee*;
4. any other *person* who resides primarily in *your* household; or
5. an employer of any *person* described in 1., 2., 3., or 4. above.

**Owned By** means:

1. owned by;
2. registered to; or
3. leased, if the lease is written for a period of 6 or more consecutive months, to.

### 2. PHYSICAL DAMAGE COVERAGES

a. The section titled **Deductible** is replaced with the following:

1. The Comprehensive Coverage deductible that applies, is the lesser of:
  - a. the lowest Comprehensive Coverage deductible dollar amount shown in the "POLICY PREMIUM" schedules on the Declarations for any vehicle for which a premium is shown under "Coverage Symbol D" in the "POLICY PREMIUM" schedules on the Declarations; or
  - b. \$250.
2. The Collision Coverage deductible that applies is the lesser of:
  - a. the lowest Collision Coverage deductible dollar amount shown in the "POLICY PREMIUM" schedules on the Declarations for any vehicle for which a premium is shown under "Coverage Symbol G" in the "POLICY PREMIUM" schedules on the Declarations; or
  - b. \$250.

b. **Additional Definitions**

(1) The following is added:

**Designee** means:

1. each **person** whose name is shown following the title of this endorsement on the Declarations; and
  2. the spouse of any **person** described in 1. above if that spouse resides primarily with that **person**.
- (2) **Covered Vehicle** is changed to read:
- Covered Vehicle** means a **non-owned car** while it is:
1. being driven by a **designee**; or
  2. in the custody of a **designee** if at the time of the **loss** it is:
    - a. not being driven; or
    - b. being driven by a **person** other than a **designee** and being **occupied** by a **designee**.
- c. The following is added to **Insuring Agreements**:
- USE OF NON-OWNED CARS – COMPREHENSIVE COVERAGE AND COLLISION COVERAGE**
- If a **designee** rents a **non-owned car** from a **car business**, **we** will pay reasonable loss of use charges and reasonable administrative charges charged to a **designee** by the **car business** if the **designee** becomes legally liable to pay the charges under the written terms of the rental contract as the result of a **loss** that is payable under this policy.
- d. The following is added to **Limit and Loss Settlement – Comprehensive Coverage and Collision Coverage**:
- (1) If a premium is not shown under “Coverage Symbol D” in the “POLICY PREMIUM” schedules on the Declarations and Comprehensive Coverage is provided by this endorsement, then the most **we** will pay for **loss** to a **covered vehicle** is the amount shown on the Declarations following the title of this endorsement.
  - (2) If a premium is not shown under “Coverage Symbol G” in the “POLICY PREMIUM” schedules on the Declarations and Collision Coverage is provided by this endorsement, then the most **we** will pay for **loss caused by collision** to a **covered vehicle** is the amount shown on the Declarations following the title of this endorsement.