

## COVERAGE EXTENSION FOR NAMED PERSON

---

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. **You** and **your**, wherever they appear in Liability Coverage, Medical Payments Coverage, Uninsured Motor Vehicle Bodily Injury Coverage, Uninsured Motor Vehicle Economic Only Coverage, Uninsured Motor Vehicle Property Damage Coverage, and the Physical Damage Coverages, include a **designee**.

### 2. DEFINITIONS

- a. The following is added:

**Designee** means:

1. the **person** whose name is shown immediately following the title of this endorsement on the Declarations; and
2. the spouse of the **person** described in 1. above if that spouse resides primarily with that **person**.

- b. The first sentence of **Newly Acquired Car** is changed to read:

**Newly Acquired Car** means a **car** newly **owned by you**.

- c. **Non-Owned Car** is changed to read:

**Non-Owned Car** means a **car** that is in the lawful possession of a **designee** or any **resident relative** and that neither:

1. is **owned by**:
  - a. **you**;
  - b. any **designee**;
  - c. any **resident relative**;
  - d. any other **person** who resides primarily in a **designee's** household; or
  - e. an employer of any **person** described in b., c., or d. above; nor
2. has been operated by, rented by, or in the possession of:
  - a. **you**;
  - b. any **designee**; or
  - c. any **resident relative**

during any part of each of the 31 or more consecutive days immediately prior to the date of the accident or **loss**. The 31 day limit does not apply to a **private passenger car** rented by **you**, a **designee**, or any **resident relative**.

- d. **Resident Relative** is changed to read:

**Resident Relative** means a **person**, other than a **designee**, who resides primarily with a **designee** and who is:

1. related to that **designee** by blood, marriage, or adoption, including a **designee's** unmarried and unemancipated child who is away at school and otherwise maintains their primary residence with that **designee**; or
2. a ward or a foster child of the **designee**, or a **person** described in 1. above.

- e. **Temporary Substitute Car** is changed to read:

**Temporary Substitute Car** means a **car** that is in the lawful possession of the **person** operating it and that:

1. replaces a **your car** or a **newly acquired car** for a short time while that **car** is out of use due to its:
  - a. breakdown;
  - b. repair;
  - c. servicing;
  - d. damage; or
  - e. theft; and

2. neither **you**, the **designee**, nor the **person** operating it own or have registered.
- f. **You** or **Your** is changed to read:

**You** or **Your** means the named insured or named insureds shown on the Declarations.

### 3. LIABILITY COVERAGE

#### a. Additional Definition

Item 2. of **Insured** is changed to read:

2. a **designee** for the maintenance or use of a **car** that is **owned by**, or furnished by an employer to, a **person** who resides primarily in that **designee's** household, but only if such **car** is neither **owned by** a **designee**, nor furnished by an employer to a **designee**;

#### b. Exclusions

The following exclusion is added:

THERE IS NO COVERAGE FOR AN **INSURED** FOR DAMAGES RESULTING FROM:

1. THE HANDLING OF PROPERTY BEFORE IT IS MOVED FROM THE PLACE WHERE IT IS ACCEPTED BY THE **INSURED** FOR MOVEMENT INTO OR ONTO A VEHICLE FOR WHICH THE **INSURED** IS PROVIDED LIABILITY COVERAGE BY THIS POLICY;
2. THE HANDLING OF PROPERTY AFTER IT IS MOVED FROM THE VEHICLE DESCRIBED IN 1. ABOVE TO THE PLACE WHERE IT IS FINALLY DELIVERED BY THE **INSURED**; OR
3. THE MOVEMENT OF PROPERTY BY MEANS OF A MECHANICAL DEVICE, OTHER THAN A HAND TRUCK, THAT IS NOT ATTACHED TO THE VEHICLE DESCRIBED IN 1. ABOVE.

### 4. MEDICAL PAYMENTS COVERAGE

#### Additional Definitions

Item 1. of **Insured** is changed to read:

**Insured** means:

1. the **designee** and **resident relatives** while **occupying**:
  - a. a **your car**;
  - b. a **newly acquired car**;
  - c. a **temporary substitute car**;
  - d. a **non-owned car**; or
  - e. a **trailer** while attached to such a **car**,or if struck as a **pedestrian** by a motor vehicle or any type of trailer.

### 5. UNINSURED MOTOR VEHICLE BODILY INJURY COVERAGE

#### a. Additional Definitions

**Insured** is changed to read:

**Insured** means:

1. the **designee**;
2. **resident relatives**;
3. any other **person** while **occupying**:
  - a. a **your car**;
  - b. a **newly acquired car**; or
  - c. a **temporary substitute car**.

Such vehicle must be used with the express or implied permission of **you**; and

4. **you** or any **person** or organization entitled to recover nonpunitive damages as a result of **bodily injury** to an **insured** as defined in 1., 2., or 3. above.

## 6. UNINSURED MOTOR VEHICLE ECONOMIC ONLY COVERAGE

### a. Additional Definitions

**Insured** is changed to read:

**Insured** means:

1. the **designee**;
2. **resident relatives**;
3. any other **person** while **occupying**:
  - a. a **your car**;
  - b. a **newly acquired car**; or
  - c. a **temporary substitute car**.

Such vehicle must be used with the express or implied permission of **you**; and

4. **you** or any **person** or organization entitled to recover economic damages as a result of **bodily injury** to an **insured** as defined in 1., 2., or 3. above.

## 7. PHYSICAL DAMAGE COVERAGES

### Additional Definitions

a. **Covered Vehicle** is changed to read:

**Covered Vehicle** means:

1. a **your car**, but only for those coverages for which a premium for that **your car** is shown under the corresponding "Coverage Symbol" in the "POLICY PREMIUM" schedules on the Declarations;
2. a **newly acquired car**, if a premium is shown under the corresponding "Coverage Symbol" in the "POLICY PREMIUM" schedules on the Declarations;
3. a **temporary substitute car** but only for those coverages available to the **car** being replaced;
4. under Comprehensive Coverage and Collision Coverage, a **substitute car**;
5. a camper that is:
  - a. shown on the Declarations; and
  - b. designed to be mounted or installed on a **your car** described in 1. above, but only for those coverages for which a premium is shown for that **your car** under the corresponding "Coverage Symbol" in the "POLICY PREMIUM" schedules on the Declarations;
6. a **non-owned car**:
  - a. if a premium is shown under the corresponding "Coverage Symbol" in the "POLICY PREMIUM" schedules on the Declarations; and
  - b. while it is:
    - (1) being driven by the **designee** or a **resident relative**; or
    - (2) in the custody of the **designee** or a **resident relative** if at the time of the **loss** it is:
      - (a) not being driven; or
      - (b) being driven by a **person** other than the **designee** or a **resident relative** and being **occupied** by the **designee** or a **resident relative**;
7. a **non-owned trailer**:
  - a. if a premium is shown under the corresponding "Coverage Symbol" in the "POLICY PREMIUM" schedules on the Declarations; and
  - b. while it is being used by the **designee** or a **resident relative**; and

8. a ***non-owned camper***:

- a. if a premium is shown under the corresponding "Coverage Symbol" in the "POLICY PREMIUM" schedules on the Declarations; and
- b. while it is being used by the ***designee*** or a ***resident relative***.

A ***covered vehicle*** also includes the parts and equipment that are common to the use of the vehicle as a vehicle. However, parts and equipment of ***trailers*** and campers must be securely fixed as a permanent part of the ***trailer*** or camper.

- b. ***Insured*** is changed to read:

***Insured*** means ***you, designees, and resident relatives.***

8. **GENERAL TERMS**

The last paragraph of 6. **Newly Owned or Newly Leased Car** is deleted.

2835AA