

## ENTITY NAMED INSURED

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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. All references to **resident relative** and **non-owned car** in the policy are deleted.

### 2. LIABILITY COVERAGE

#### a. Additional Definition

**Insured** is changed to read:

**Insured** means:

1. **you** for:

a. the ownership, maintenance, or use of:

(1) a **your car**;

(2) a **newly acquired car**; or

(3) a **trailer**; and

b. the maintenance or use of a **temporary substitute car**;

2. any **person** for their use of:

a. a **your car**;

b. a **newly acquired car**;

c. a **temporary substitute car**; or

d. a **trailer** while attached to a **car** described in a., b., or c. above.

Such vehicle must be used within the scope of **your** consent; and

3. any other **person** or organization vicariously liable for the use of a vehicle by an **insured** as defined in 1. or 2. above, but only for such vicarious liability. This provision applies only if the vehicle is:

a. neither **owned by**, nor hired by, that other **person** or organization; and

b. neither available for, nor being used for, carrying **persons** for a charge.

**Insured** does not include the United States of America or any of the Federal Government's departments or agencies.

#### b. Exclusions

(1) Exclusion 2. is changed to read:

THERE IS NO COVERAGE FOR AN **INSURED** FOR **BODILY INJURY** TO ANY **PERSON** WHO BOTH RESIDES PRIMARILY WITH AN **INSURED** AND WHO:

a. IS RELATED TO THAT **INSURED** BY BLOOD, MARRIAGE, OR ADOPTION; OR

b. IS A WARD OR FOSTER CHILD OF THAT **INSURED**;

(2) Exclusion 5. is changed to read:

THERE IS NO COVERAGE FOR AN **INSURED** FOR **BODILY INJURY** TO THAT **INSURED'S** FELLOW EMPLOYEE WHILE THE FELLOW EMPLOYEE IS IN THE COURSE AND SCOPE OF THAT **PERSON'S** EMPLOYMENT;

(3) Exclusion 8. is changed to read:

THERE IS NO COVERAGE FOR AN **INSURED** WHILE MAINTAINING OR USING A VEHICLE IN CONNECTION WITH THAT **INSURED'S** EMPLOYMENT IN OR ENGAGEMENT OF ANY KIND IN A **CAR BUSINESS**.

This exclusion does not apply to:

a. **you**; or

b. any agent, employee, or business partner of **you**

while maintaining or using a **your car**, a **newly acquired car**, a **temporary substitute car**, or a **trailer owned by you**;

- (4) The following exclusion is added:

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

- a. 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;
- b. THE HANDLING OF PROPERTY AFTER IT IS MOVED FROM THE VEHICLE DESCRIBED IN a. ABOVE TO THE PLACE WHERE IT IS FINALLY DELIVERED BY THE **INSURED**; OR
- c. THE MOVEMENT OF PROPERTY BY MEANS OF A MECHANICAL DEVICE, OTHER THAN A HAND TRUCK, THAT IS NOT ATTACHED TO THE VEHICLE DESCRIBED IN a. ABOVE.

3. **MEDICAL PAYMENTS COVERAGE, DEATH, DISMEMBERMENT AND LOSS OF SIGHT COVERAGE, and TOTAL DISABILITY COVERAGE**

a. **Additional Definitions**

**Insured** is changed to read:

**Insured** means any **person** while:

1. **occupying**:
  - a. a **your car**;
  - b. a **newly acquired car**;
  - c. a **temporary substitute car**; or
  - d. a **trailer** while attached to a **car** described in a., b., or c. above.
2. that **person** is either not **occupying** a self-propelled vehicle, or is **occupying** a motorcycle, if **your car**, a **newly acquired car** or a **temporary substitute car**:
  - a. strikes such **person**; and
  - b. is driven by a **person** who is an **insured** under Liability Coverage of this policy.

Such vehicle must be used within the scope of **your** consent.

b. **Exclusions**

- (1) Exclusion 1. is deleted.

- (2) Exclusion 2.c. is changed to read:

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

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

TO CARRY **PERSONS** FOR A CHARGE. This exclusion (2.c.) does not apply to the use of a **private passenger car** on a share-the-expense basis;

- (3) Exclusion 2.d. is changed to read:

THERE IS NO COVERAGE FOR AN **INSURED** WHILE MAINTAINING OR USING A VEHICLE IN CONNECTION WITH THAT **INSURED'S** EMPLOYMENT IN OR ENGAGEMENT OF ANY KIND IN A **CAR BUSINESS**. This exclusion (2.d.) does not apply to any agent, employee, or business partner of **you** while maintaining or using:

- a. a **your car**;
- b. a **newly acquired car**;
- c. a **temporary substitute car**; or
- d. a **trailer owned by you**;

- (4) Exclusions 2.f. and 2.h. are deleted.

#### 4. UNINSURED MOTOR VEHICLE COVERAGE – BODILY INJURY and UNDERINSURED MOTOR VEHICLE COVERAGE

##### a. Additional Definitions

**Insured** is changed to read:

**Insured** means:

1. any **person** while **occupying**:
  - a. a **your car**;
  - b. a **newly acquired car**; or
  - c. a **temporary substitute car**.

Such vehicle must be used within the scope of **your** consent; and

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

##### b. Exclusions

Exclusion 2. is deleted.

#### 5. 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**, if a premium is shown under the corresponding "Coverage Symbol" in the "POLICY PREMIUM" schedules on the Declarations; and
4. 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.

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 campers must be securely fixed as a permanent part of the camper.

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

**Insured** means **you**.

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