

ENTITY NAMED INSURED

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 4. 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;

(2) Exclusion 7. 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;

(3) 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.

3. NO-FAULT COVERAGE

a. Additional Definitions

Insured is changed to read:

Insured means any **person occupying** or struck as a **pedestrian** by a **motor vehicle** insured under the Liability Coverage and No-Fault Coverage of this policy.

b. Limits

(1) **The Most We Pay** is changed to read:

1. The Most We Pay

The most **we** pay each **insured** is limited to the amount shown in the Schedule for coverage symbol P1 regardless of **your** coverage symbol.* The "Aggregate Limit" is the total amount of coverage for all loss and expense due to **bodily injury** to one **insured**.

(2) The footnote under the Schedule is changed to read:

* The maximum amount payable for an **insured**.

c. Exclusions

(1) Exclusion 1., 2., and 3. are deleted.

(2) Exclusion 4.b. is changed to read:

b. TO THE EXTENT BENEFITS PROVIDED BY THIS COVERAGE ARE GREATER THAN THE MINIMUM BENEFITS REQUIRED BY THE **NO-FAULT ACT**.

(3) Exclusion 5. is changed to read:

5. ANY **PEDESTRIAN** STRUCK OUTSIDE OF NORTH DAKOTA.

d. If Other Coverage Applies

Items 2. and 3. are deleted

4. UNINSURED MOTOR VEHICLE COVERAGE 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.a. 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** 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.

Covered Vehicle does not include any vehicle to which the Rental Vehicle Coverage provision of Liability Coverage applies.

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

Insured means **you**.