USE OF NON-OWNED CARS – LIABILITY, PERSONAL INJURY PROTECTION AND MEDICAL PAYMENTS COVERAGES

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**

   a. The following definitions are changed to read:

      (1) *Car* means a land motor vehicle with four or more wheels, designed for use primarily on public roads. *Car* does not include any vehicle while located for use as a dwelling or other premises.

      (2) *Non-Owned Car* means:

          1. a *car*;

          2. any other land motor vehicle that lawfully may be driven on public roads if the accident arises out of the use of the vehicle for locomotion; or

          3. any type of trailer while being towed by a land motor vehicle if the *designee* is provided liability coverage by this policy for the use of that motor vehicle,

          provided that such vehicle is in the lawful possession of the *designee* and is not *owned by* the *designee* or any other *person* who resides primarily in the same household as the *designee*.

      (3) *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.

   b. The following definition is added:

      Designee means:

      1. each *person* whose name is shown immediately following the title of this endorsement on the Declarations; and

      2. the spouse of a *person* described in 1. above if that spouse resides primarily with that *person*.

2. **LIABILITY COVERAGE**

   a. **Additional Definition**

   Insured is changed to include any *designee* for the maintenance or use of a *non-owned car* as defined in this endorsement.

   b. **Exclusions**

      (1) Exclusion 9. does not apply to the maintenance or use of a *non-owned car* by a *designee*.

      (2) The following is added:

          THERE IS NO COVERAGE FOR DAMAGES ARISING OUT OF THE OPERATION, MAINTENANCE, OR USE OF:

          a. EQUIPMENT DESIGNED TO RAISE OR LOWER WORKERS;

          b. AIR COMPRESSORS, PUMPS, GENERATORS, SPRAYERS, WELDERS, CLEANING EQUIPMENT, MINERAL EXPLORATION EQUIPMENT, LIGHTING EQUIPMENT, WELL DIGGING OR SERVICING EQUIPMENT, OR

          c. OTHER EQUIPMENT SIMILAR TO EQUIPMENT DESCRIBED IN a. OR b. ABOVE

          THAT IS A PART OF, OR IS MOUNTED ON, A *NON-OWNED CAR*.

3. **PERSONAL INJURY PROTECTION COVERAGE**

   a. **Additional Definitions**

   Insured is changed to include any *designee* while *occupying* a *non-owned car* as defined in this endorsement.

b.   **Exclusions**

The following are added:

(1)   THERE IS NO COVERAGE FOR A ***DESIGNEE*** WHILE ***OCCUPYING*** A ***MOTOR VEHICLE*** FURNISHED FOR THE REGULAR USE OF THAT ***DESIGNEE*** IF THAT ***MOTOR VEHICLE*** IS NOT A ***YOUR CAR***;

(2)   THERE IS NO COVERAGE FOR A ***DESIGNEE*** WHOSE ***BODILY INJURY*** ARISES OUT OF THE OPERATION, MAINTENANCE, OR USE OF:

(a)   EQUIPMENT DESIGNED TO RAISE OR LOWER WORKERS;

(b)   AIR COMPRESSORS, PUMPS, GENERATORS, SPRAYERS, WELDERS, CLEANING EQUIPMENT, MINERAL EXPLORATION EQUIPMENT, LIGHTING EQUIPMENT, WELL DIG-GING OR SERVICING EQUIPMENT; OR

(c)   OTHER EQUIPMENT SIMILAR TO EQUIPMENT DESCRIBED IN (a) OR (b) ABOVE THAT IS A PART OF, OR IS MOUNTED ON, A ***NON-OWNED CAR***.

4.   MEDICAL PAYMENTS COVERAGE

a.   **Additional Definitions**

Insured is changed to include any ***designee*** while ***occupying*** a ***non-owned car*** as defined in this endorsement.

b.   **Exclusions**

(1)   Exclusion 7. does not apply to the maintenance or use of a ***non-owned car*** by a ***designee***.

(2)   The following is added:

THERE IS NO COVERAGE FOR A ***DESIGNEE*** WHOSE ***BODILY INJURY*** ARISES OUT OF THE OPERATION, MAINTENANCE, OR USE OF:

a.   EQUIPMENT DESIGNED TO RAISE OR LOWER WORKERS;

b.   AIR COMPRESSORS, PUMPS, GENERATORS, SPRAYERS, WELDERS, CLEANING EQUIPMENT, MINERAL EXPLORATION EQUIPMENT, LIGHTING EQUIPMENT, WELL DIGGING OR SERVICING EQUIPMENT; OR

c.   OTHER EQUIPMENT SIMILAR TO EQUIPMENT DESCRIBED IN a. OR b. ABOVE

THAT IS A PART OF, OR IS MOUNTED ON, A ***NON-OWNED CAR***.

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