

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 (Bodily Injury and Property Damage), Property Damage Liability Coverage, Uninsured Motor Vehicle Coverage (Stacking and Non-Stacking), and the Physical Damage Coverages, include a **designee**.

2. **Insured** and named insured, wherever they appear in No-Fault Coverage and Medical Payments coverage, include designee.

3. 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**.

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.

4. LIABILITY COVERAGE (Bodily Injury and Property Damage) and PROPERTY DAMAGE 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.

5. MEDICAL PAYMENTS COVERAGE

Additional Definitions

Insured means the **designee** and **relatives**:

- 1. while **occupying** a motor vehicle;
- 2. through being struck as a **pedestrian** by a **motor vehicle**; or
- 3. through being struck as a **pedestrian** by a motorcycle of a type required to be licensed for use on Florida highways.

6. UNINSURED MOTOR VEHICLE COVERAGE (Stacking and Non-Stacking)

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 **your** express or implied permission; and

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

7. **UNINSURED MOTOR VEHICLE COVERAGE (Non-Stacking)**

Exclusions

The exception to Exclusion 2.b. is changed to read:

This exclusion (2.b.) does not apply to a **designee** while **occupying** or through being struck by a motor vehicle not **owned by a designee**;

8. **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. 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;
5. 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**;
6. 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
7. 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**.

9. GENERAL TERMS

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

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