

## OTHER CAR COVERAGE FOR NAMED PERSONS

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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.

The policy is changed as follows for the maintenance or use of **other cars**:

### 1. DEFINITIONS

- a. The following are 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**.

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

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

**Other Car** means a land motor vehicle with four or more wheels, designed for use primarily on public roads that is in the lawful possession of a **designee** or any **designee's resident relative**.

**Other car** does not include any vehicle that:

1. is:
  - a. **owned by you**;
  - b. leased to **you**;
  - c. loaned to **you**; or
  - d. used under contract on **your** behalf; or
2. is **owned by** or is leased, if the lease is written for a period of 6 months or more, to:
  - a. any **designee**;
  - b. any **designee's resident relative**;
  - c. any other **person** who resides primarily in a **designee's** household; or
  - d. an employer of any **person** described in a., b., or c. above.

- b. **Owned by** is changed to read:

**Owned by** means owned by or registered to.

### 2. LIABILITY COVERAGE

- a. **Additional Definition**

**Insured** is changed to include the **designee** and the **designee's resident relatives** for:

1. the maintenance or use of **other cars**; and
2. the use of **trailers** while attached to **other cars**.

- b. **Exclusions**

The following is added:

THERE IS NO COVERAGE FOR AN **INSURED** TO THE EXTENT THE LIABILITY COVERAGE LIMITS OF THIS POLICY EXCEED THE LIABILITY COVERAGE LIMITS REQUIRED BY THE MISSOURI FINANCIAL RESPONSIBILITY LAW:

1. WHILE MAINTAINING OR USING A VEHICLE, OTHER THAN THE **YOUR CAR** TO WHICH THIS ENDORSEMENT APPLIES, IN CONNECTION WITH THAT **INSURED'S** EMPLOYMENT IN OR ENGAGEMENT OF ANY KIND IN A **CAR BUSINESS**;
2. WHILE THAT **INSURED** IS VALET PARKING A VEHICLE; OR
3. WHILE MAINTAINING OR USING AN **OTHER CAR** IN ANY BUSINESS OR OCCUPATION OTHER THAN A **CAR BUSINESS** OR VALET PARKING.

### 3. MEDICAL PAYMENTS COVERAGE

- Additional Definitions**

**Insured** is changed to include the **designee** and the **designee's resident relatives** while **occupying**:

- a. an **other car**, or
- b. a **trailer** while attached to such a **car**, or if struck as a **pedestrian** by a motor vehicle or any type of trailer.

### 4. UNINSURED MOTOR VEHICLE COVERAGE

- a. **Additional Definitions**

**Insured** is changed to include:

- (1) the **designee**; and
- (2) the **designee's resident relatives**.

b. **Exclusions**

- (1) The exception to exclusion 2.b. is changed to read:

This exclusion (2.b.) does not apply to a **designee** provided that the motor vehicle is not **owned by a designee**;

- (2) The following is added:

THERE IS NO COVERAGE TO THE EXTENT THE UNINSURED MOTOR VEHICLE COVERAGE LIMITS OF THIS POLICY EXCEED THE UNINSURED MOTOR VEHICLE COVERAGE LIMITS REQUIRED BY THE MISSOURI FINANCIAL RESPONSIBILITY LAW FOR THE **DESIGNEE** OR ANY **DESIGNEE'S RESIDENT RELATIVE** WHO SUSTAINS **BODILY INJURY**:

1. WHILE **OCCUPYING** A MOTOR VEHICLE **OWNED BY THE DESIGNEE**; OR
2. WHILE **OCCUPYING** A MOTOR VEHICLE **OWNED BY ANY DESIGNEE'S RESIDENT RELATIVE**. This exclusion (2.) does not apply to the **designee**, provided that the motor vehicle is not **owned by the designee**.

5. **UNDERINSURED MOTOR VEHICLE COVERAGE**

a. **Additional Definitions**

**Insured** is changed to include:

- (1) the **designee**; and
- (2) the **designee's resident relatives**.

b. **Exclusions**

- (1) The exception to exclusion 2.b. is changed to read:

This exclusion (2.b.) does not apply to a **designee** provided that the motor vehicle is not **owned by a designee**;

- (2) The following is added:

THERE IS NO COVERAGE FOR THE **DESIGNEE** OR ANY **DESIGNEE'S RESIDENT RELATIVE** WHO SUSTAINS **BODILY INJURY**:

1. WHILE **OCCUPYING** A MOTOR VEHICLE **OWNED BY THE DESIGNEE**; OR
2. WHILE **OCCUPYING** A MOTOR VEHICLE **OWNED BY ANY DESIGNEE'S RESIDENT RELATIVE**. This exclusion (2.) does not apply to the **designee**, provided that the motor vehicle is not **owned by the designee**.