

LIABILITY COVERAGE FOR PROPERTY OF PASSENGERS

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.

LIABILITY COVERAGE

Exclusions

The following is added to exclusion 12.:

This exclusion does not apply to damage to property:

- a. **owned by**;
- b. rented to;
- c. used by; or
- d. in the care of;

a passenger in the **your car** to which this endorsement applies or a **temporary substitute car** that is temporarily replacing such **your car** while both the passenger and the property are being transported by **you** or a **person** acting on **your** behalf.