

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 1.b. is changed to read:

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 FOR **BODILY INJURY** TO ANY **PERSON** WHO BOTH RESIDES PRIMARILY WITH AN **INSURED** AND WHO:

- a. IS RELATED TO THAT **INSURED** BY BLOOD, MARRIAGE, OR ADOPTION; OR
- b. IS A WARD OR FOSTER CHILD OF THAT **INSURED**;

(2) Exclusion 1.e. is changed to read:

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 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) Exclusion 2.c. 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;

- (4) The following exclusion is added:

THERE IS NO COVERAGE FOR AN **INSURED** FOR DAMAGES RESULTING FROM:

- a. 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;
- b. THE HANDLING OF PROPERTY AFTER IT IS MOVED FROM THE VEHICLE DESCRIBED IN a. ABOVE TO THE PLACE WHERE IT IS FINALLY DELIVERED BY THE **INSURED**; OR
- c. THE MOVEMENT OF PROPERTY BY MEANS OF A MECHANICAL DEVICE, OTHER THAN A HAND TRUCK, THAT IS NOT ATTACHED TO THE VEHICLE DESCRIBED IN a. ABOVE.

3. MEDICAL PAYMENTS COVERAGE

a. Additional Definitions

Insured is changed to read:

Insured means any **person** while **occupying**:

1. a **your car**;
2. a **newly acquired car**;
3. a **temporary substitute car**; or
4. a **trailer** while attached to a **car** described in 1., 2., or 3. above.

Such vehicle must be used within the scope of **your** consent.

b. Exclusions

- (1) Exclusion 1. is deleted.

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

THERE IS NO COVERAGE FOR AN **INSURED** WHO IS **OCCUPYING** A VEHICLE WHILE IT IS:

- a. MADE AVAILABLE; OR
- b. BEING USED

TO CARRY **PERSONS** FOR A CHARGE. This exclusion does not apply to the use of a **private passenger car** on a share-the-expense basis;

- (3) Exclusion 5. 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 any agent, employee, or business partner of **you** while maintaining or using:

- a. a **your car**;
- b. a **newly acquired car**;
- c. a **temporary substitute car**; or
- d. a **trailer owned by you**;

- (4) Exclusions 7. and 9. 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. is deleted.

5. **UNDERINSURED MOTOR VEHICLE COVERAGE**

Exclusions

Exclusion 2. is deleted.

6. **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.

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

Insured means **you**.