

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, Medical Payments Coverage, Uninsured Motor Vehicle Coverages, Underinsured Motor Vehicle Coverages, and the Physical Damage Coverages, include a **designee**.

2. 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.

3. 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.

4. MEDICAL PAYMENTS COVERAGE

Additional Definitions

Item 1. of **Insured** is changed to read:

Insured means:

1. the **designee** and **resident relatives** while **occupying**:
 - a. a **your car**;
 - b. a **newly acquired car**;
 - c. a **temporary substitute car**;
 - d. a **non-owned car**; or
 - e. a **trailer** while attached to such a **car**,or if struck as a **pedestrian** by a motor vehicle or any type of trailer.

5. UNINSURED MOTOR VEHICLE COVERAGES and UNDERINSURED MOTOR VEHICLE COVERAGES

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 within the scope of **your** consent; 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.

b. **Exclusions**

- (1) Uninsured Motor Vehicle Coverage Exclusion 2. is changed to read:
 2. FOR DAMAGES IN EXCESS OF THE AMOUNT OF THE MINIMUM LIMITS OF LIABILITY REQUIRED BY IOWA LAW FOR AN **INSURED** WHO SUSTAINS **BODILY INJURY**:
 - a. WHILE **OCCUPYING**; OR
 - b. THROUGH BEING STRUCK BY
A MOTOR VEHICLE **OWNED BY YOU**, THE **DESIGNEE**, OR ANY **RESIDENT RELATIVE** IF SUCH MOTOR VEHICLE IS NOT INSURED FOR THIS COVERAGE UNDER THIS POLICY;
- (2) Underinsured Motor Vehicle Coverage Exclusion 2. is changed to read:
 2. FOR DAMAGES IN EXCESS OF THE AMOUNT OF THE MINIMUM LIMITS OF LIABILITY REQUIRED BY IOWA LAW FOR AN **INSURED** WHO SUSTAINS **BODILY INJURY**:
 - a. WHILE **OCCUPYING**; OR
 - b. THROUGH BEING STRUCK BY
A MOTOR VEHICLE **OWNED BY YOU**, THE **DESIGNEE**, OR ANY **RESIDENT RELATIVE** IF SUCH MOTOR VEHICLE IS NOT INSURED FOR UNDERINSURED MOTOR VEHICLE COVERAGE;

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** 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**.

7. GENERAL TERMS

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

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