

COVERAGE WHILE CARRYING PERSONS FOR A CHARGE

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. LIABILITY COVERAGE

Exclusions

- a. Exclusion 7. is changed to read:

THERE IS NO COVERAGE FOR AN **INSURED** FOR DAMAGES ARISING OUT OF THE OWNERSHIP, MAINTENANCE, OR USE OF A VEHICLE WHILE IT IS:

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

TO CARRY **PERSONS** FOR A CHARGE. This exclusion does not apply:

- a. to the use of a **private passenger car** on a share-the-expense basis;
 - b. to **you** or a **resident relative occupying a non-owned car** as a passenger; or
 - c. if the carrying of **persons** is incidental to the **insured's** business or occupation;
- b. The following is added:

THERE IS NO COVERAGE FOR AN **INSURED** FOR DAMAGES ARISING OUT OF THE OWNERSHIP, MAINTENANCE, OR USE OF A VEHICLE WHILE AN **INSURED** IS:

- a. THE DRIVER OF THE VEHICLE; AND
- b. LOGGED ON TO A TRANSPORTATION NETWORK COMPANY'S DIGITAL NETWORK.

2. MEDICAL PAYMENTS COVERAGE, DEATH, DISMEMBERMENT AND LOSS OF SIGHT COVERAGE, and TOTAL DISABILITY COVERAGE

Exclusions

Medical Payments Coverage, Death, Dismemberment and Loss of Sight Coverage, and Total Disability Coverage

- a. 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:

- a. to the use of a **private passenger car** on a share-the-expense basis;
 - b. to an **insured** while **occupying a non-owned car** as a passenger; or
 - c. if the carrying of **persons** is incidental to the **insured's** business or occupation;
- b. The following is added:

THERE IS NO COVERAGE FOR AN **INSURED** WHO IS **OCCUPYING**:

- a. A **YOUR CAR**, A **NEWLY ACQUIRED CAR**, OR A **TEMPORARY SUBSTITUTE CAR** WHILE THE DRIVER OF SUCH **CAR** IS LOGGED ON TO A TRANSPORTATION NETWORK COMPANY'S DIGITAL NETWORK; OR
- b. A **NON-OWNED CAR** IF EITHER **YOU** OR ANY **RESIDENT RELATIVE** IS:
 - (1) THE DRIVER OF SUCH **CAR**; AND
 - (2) LOGGED ON AS A DRIVER TO A TRANSPORTATION NETWORK COMPANY'S DIGITAL NETWORK.

3. UNINSURED MOTOR VEHICLE COVERAGE – BODILY INJURY

Exclusions

- a. Exclusion 8. is changed to read:

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

- a. MADE AVAILABLE OR BEING USED TO CARRY **PERSONS** FOR A CHARGE. This Exclusion (8.a.) does not apply to:
 - (1) the use of a **private passenger car** on a share-the-expense basis;
 - (2) **you** or a **resident relative occupying a non-owned car** as a passenger; or
 - (3) if the carrying of **persons** is incidental to the **insured's** business or occupation;
- OR
- b. RENTED TO OR LEASED TO OTHERS BY AN **INSURED**, INCLUDING PERSONAL VEHICLE SHARING, PEER-TO-PEER CAR SHARING, OR OTHER SIMILAR PROGRAM.

- b. The following is added:

THERE IS NO COVERAGE FOR AN **INSURED** WHO IS **OCCUPYING**:

- a. A **YOUR CAR**, A **NEWLY ACQUIRED CAR**, OR A **TEMPORARY SUBSTITUTE CAR** WHILE THE DRIVER OF SUCH **CAR** IS LOGGED ON TO A TRANSPORTATION NETWORK COMPANY'S DIGITAL NETWORK; OR
- b. A **NON-OWNED CAR** IF EITHER **YOU** OR ANY **RESIDENT RELATIVE** IS:
 - (1) THE DRIVER OF SUCH **CAR**; AND
 - (2) LOGGED ON AS A DRIVER TO A TRANSPORTATION NETWORK COMPANY'S DIGITAL NETWORK.

4. UNINSURED MOTOR VEHICLE COVERAGE – PROPERTY DAMAGE

Exclusions

- a. Exclusion 5. is changed to read:

THERE IS NO COVERAGE FOR **PROPERTY DAMAGE** WHILE A **YOUR CAR** OR A **NEWLY ACQUIRED CAR** IS:

- a. MADE AVAILABLE OR BEING USED TO CARRY **PERSONS** FOR A CHARGE. This Exclusion (5.a.) does not apply if the carrying of **persons** is incidental to the **insured's** business or occupation; OR
- b. RENTED TO OR LEASED TO OTHERS BY AN **INSURED**, INCLUDING PERSONAL VEHICLE SHARING, PEER-TO-PEER CAR SHARING, OR OTHER SIMILAR PROGRAM.

- b. The following is added:

THERE IS NO COVERAGE FOR **PROPERTY DAMAGE** WHILE THE DRIVER OF **YOUR CAR** OR A **NEWLY ACQUIRED CAR** IS LOGGED ON TO A TRANSPORTATION NETWORK COMPANY'S DIGITAL NETWORK.

5. UNDERINSURED MOTOR VEHICLE COVERAGE

Exclusions

- a. Exclusion 8. is changed to read:

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

- a. MADE AVAILABLE OR BEING USED TO CARRY **PERSONS** FOR A CHARGE. This exclusion (8.a.) does not apply to:
 - (1) the use of a **private passenger car** on a share-the-expense basis;
 - (2) **you** or a **resident relative occupying a non-owned car** as a passenger; or
 - (3) if the carrying of **persons** is incidental to the **insured's** business or occupation; OR
- b. RENTED TO OR LEASED TO OTHERS BY AN **INSURED**, INCLUDING PERSONAL VEHICLE SHARING, PEER-TO-PEER CAR SHARING, OR OTHER SIMILAR PROGRAM.

- b. The following is added:

THERE IS NO COVERAGE FOR AN **INSURED** WHO IS **OCCUPYING**:

- a. A **YOUR CAR**, A **NEWLY ACQUIRED CAR**, OR A **TEMPORARY SUBSTITUTE CAR** WHILE THE DRIVER OF SUCH **CAR** IS LOGGED ON TO A TRANSPORTATION NETWORK COMPANY'S DIGITAL NETWORK; OR
- b. A **NON-OWNED CAR** IF EITHER **YOU** OR ANY **RESIDENT RELATIVE** IS:

- (1) THE DRIVER OF SUCH **CAR**; AND
- (2) LOGGED ON AS A DRIVER TO A TRANSPORTATION NETWORK COMPANY'S DIGITAL NETWORK.

6. **PHYSICAL DAMAGE COVERAGES**

Exclusions

- a. Exclusion 3. is changed to read:

THERE IS NO COVERAGE FOR ANY **COVERED VEHICLE** WHILE IT IS:

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

TO CARRY **PERSONS** FOR A CHARGE. This exclusion does not apply:

- a. to the use of a **private passenger car** on a share-the-expense basis; or
- b. if the carrying of **persons** is incidental to the **insured's** business or occupation.

- b. The following is added:

THERE IS NO COVERAGE FOR ANY **COVERED VEHICLE** WHILE THE DRIVER OF THE **COVERED VEHICLE** IS LOGGED ON TO A TRANSPORTATION NETWORK COMPANY'S DIGITAL NETWORK.

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