

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 1.d. 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 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**, 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** TO THE EXTENT THE LIABILITY COVERAGE LIMITS OF THIS POLICY EXCEED THE LIABILITY COVERAGE LIMITS REQUIRED BY THE MISSOURI FINANCIAL RESPONSIBILITY LAW 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

Exclusions

- 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. PHYSICAL DAMAGE COVERAGES

Exclusions

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.

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