

## COVERAGE EXTENSION FOR NAMED PERSON

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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 Coverage – Bodily Injury, Underinsured Motor Vehicle Coverage, 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 COVERAGE - BODILY INJURY and UNDERINSURED MOTOR VEHICLE COVERAGE

#### 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 with **your express or implied permission**. Such other **person** is not an **insured** while **occupying** a vehicle:

- a. used to carry **persons** for a charge; or

- b. while that vehicle is being used in **personal vehicle sharing**; 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**

The exception to Exclusion 2.b. is changed to read:

This exclusion (2.b.) does not apply to a **designee** provided that the motor vehicle is not **owned by a designee**;

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 **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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