

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 6. 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**; 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 OR SOFTWARE APPLICATION SERVICE.

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 SOFTWARE APPLICATION SERVICE; 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 OR SOFTWARE APPLICATION SERVICE.

3. UNINSURED MOTOR VEHICLE COVERAGE

Exclusions

Exclusion 8 is changed to read:

THERE IS NO COVERAGE 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.
- b. RENTED TO OR LEASED TO OTHERS BY AN **INSURED**, INCLUDING PERSONAL VEHICLE SHARING, PEER-TO-PEER CAR SHARING, OR OTHER SIMILAR PROGRAM.

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. 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.