

## ENTITY NAMED INSURED

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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. All references to **resident relative** and **non-owned car** in the policy are deleted.

### 2. DEFINITIONS

**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

**Insured** is changed to read:

**Insured** means:

1. **you** for:
  - a. the ownership, maintenance, or use of:
    - (1) a **your car**;
    - (2) a **newly acquired car**; or
    - (3) a **trailer**; and
  - b. the maintenance or use of a **temporary substitute car**;
2. any **person** for their use of:
  - a. a **your car**;
  - b. a **newly acquired car**;
  - c. a **temporary substitute car**; or
  - d. a **trailer** while attached to a **car** described in a., b., or c. above.  
Such vehicle must be used within the scope of **your** consent; and
3. any other **person** or organization vicariously liable for the use of a vehicle by an **insured** as defined in 1. or 2. above, but only for such vicarious liability. This provision applies only if the vehicle is:
  - a. neither **owned by**, nor hired by, that other **person** or organization; and
  - b. neither available for, nor being used for, carrying **persons** for a charge.

**Insured** does not include the United States of America or any of the Federal Government's departments or agencies.

#### b. Exclusions

- (1) Exclusion 4. is changed to read:

THERE IS NO COVERAGE FOR AN **INSURED** FOR **BODILY INJURY** TO THAT **INSURED'S** FELLOW EMPLOYEE WHILE THE FELLOW EMPLOYEE IS IN THE COURSE AND SCOPE OF THAT **PERSON'S** EMPLOYMENT;

- (2) Exclusion 7. is changed to read:

THERE IS NO COVERAGE FOR AN **INSURED** WHILE MAINTAINING OR USING A VEHICLE IN CONNECTION WITH THAT **INSURED'S** EMPLOYMENT IN OR ENGAGEMENT OF ANY KIND IN A **CAR BUSINESS**. This exclusion does not apply to:

- a. **you**; or
- b. any agent, employee, or business partner of **you**  
while maintaining or using a **your car**, a **newly acquired car**, a **temporary substitute car**, or a **trailer owned by you**;

- (3) The following exclusion is added:

THERE IS NO COVERAGE FOR AN **INSURED** FOR DAMAGES RESULTING FROM:

- a. 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;
- b. THE HANDLING OF PROPERTY AFTER IT IS MOVED FROM THE VEHICLE DESCRIBED IN a. ABOVE TO THE PLACE WHERE IT IS FINALLY DELIVERED BY THE **INSURED**; OR
- c. THE MOVEMENT OF PROPERTY BY MEANS OF A MECHANICAL DEVICE, OTHER THAN A HAND TRUCK, THAT IS NOT ATTACHED TO THE VEHICLE DESCRIBED IN a. ABOVE.

#### 4. MEDICAL PAYMENTS COVERAGE

##### a. Additional Definitions

**Insured** is changed to read:

**Insured** means any **person** while **occupying**:

1. a **your car**;
2. a **newly acquired car**;
3. a **temporary substitute car**; or
4. a **trailer** while attached to a **car** described in 1., 2., or 3. above.

Such vehicle must be used within the scope of **your** consent.

##### b. Exclusions

(1) Exclusion 1. is deleted.

(2) 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 to the use of a **private passenger car** on a share-the-expense basis;

(3) Exclusion 5. is changed to read:

THERE IS NO COVERAGE FOR AN **INSURED** WHILE MAINTAINING OR USING A VEHICLE IN CONNECTION WITH THAT **INSURED'S** EMPLOYMENT IN OR ENGAGEMENT OF ANY KIND IN A **CAR BUSINESS**. This exclusion does not apply to any agent, employee, or business partner of **you** while maintaining or using:

- a. a **your car**;
- b. a **newly acquired car**;
- c. a **temporary substitute car**; or
- d. a **trailer owned by you**;

(4) Exclusions 7. and 9. are deleted.

#### 5. UNINSURED MOTOR VEHICLE COVERAGE

##### a. Additional Definitions

**Insured** is changed to read:

**Insured** means:

1. any **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. Such **person occupying** a vehicle used to carry **persons** for a charge is not an **insured**; and

2. **you** or any **person** or organization entitled to recover compensatory damages as a result of **bodily injury** to an **insured** defined in item 1. above.

b. **Exclusions**

Exclusion 2. is deleted.

6. **UNDERINSURED MOTOR VEHICLE COVERAGE**

a. **Additional Definitions**

**Insured** is changed to read:

**Insured** means:

1. any **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. Such **person occupying** a vehicle used to carry **persons** for a charge is not an **insured**; and

2. **you** or any **person** or organization entitled to recover compensatory damages as a result of **bodily injury** to an **insured** defined in item 1. above.

b. **Exclusions**

Exclusion 3. is deleted.

7. **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; and
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.

A **covered vehicle** includes the parts and equipment that are common to the use of the vehicle as a vehicle. However, parts and equipment of campers must be securely fixed as a permanent part of the camper.

- b. **Insured** is changed to read:

**Insured** means **you**.