

## OTHER CAR COVERAGE FOR NAMED PERSONS

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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.

The policy is changed as follows for the maintenance or use of **other cars**:

### 1. DEFINITIONS

a. The following are 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 with that **person**.

**Designee's Resident Relative** means a **person**, other than a **designee**, related to the **designee** by blood, marriage, adoption or guardianship who resides with the **designee**, including those who usually make their home in the **designee's** household but temporarily live elsewhere.

**Other Car** means a land motor vehicle with four or more wheels, designed for use primarily on public roads that is in the lawful possession of a **designee** or any **designee's resident relative**.

**Other car** does not include any vehicle that:

1. is:
  - a. owned by **you**;
  - b. leased to **you**;
  - c. loaned to **you**; or
  - d. used under contract on **your** behalf; or
2. is **owned by** or is leased, if the lease is written for a period of 6 months or more, to:
  - a. any **designee**;
  - b. any **designee's resident relative**;
  - c. any other **person** who resides in a **designee's** household; or
  - d. an employer of any **person** described in a., b., or c. above.

b. **Owned by** is changed to read:

**Owned by** means owned by or registered to.

### 2. LIABILITY COVERAGE

a. **Additional Definition**

**Insured** is changed to include the **designee** and the **designee's resident relatives** for:

1. the maintenance or use of **other cars**; and
2. the use of **trailers** while attached to **other cars**.

b. **Exclusions**

The following is added:

THERE IS NO COVERAGE FOR AN **INSURED** WHILE MAINTAINING OR USING A VEHICLE, OTHER THAN THE **YOUR CAR** TO WHICH THIS ENDORSEMENT APPLIES, IN CONNECTION WITH THAT **INSURED'S** EMPLOYMENT IN OR ENGAGEMENT OF ANY KIND IN A **CAR BUSINESS**. This exclusion does not apply to a motor vehicle business, its officers, agents and employees if no other valid and collectible insurance is applicable. The Liability Coverage Limits shown on the Declarations are changed to match the minimum limits of liability required by section 31A-22-304 of the Utah Insurance Laws.

3. **NO-FAULT COVERAGE**

**Additional Definitions**

**Insured** is changed to include the **designee** and the **designee's resident relatives** while **occupying**:

- a. a motor vehicle; or
- b. a **trailer** while attached to such a **car**,  
or if struck as a **pedestrian** by a **motor vehicle** or any type of trailer.

4. **UNINSURED MOTOR VEHICLE BODILY INJURY COVERAGE** and **UNDERINSURED MOTOR VEHICLE COVERAGE**

a. **Additional Definitions**

**Insured** is changed to include:

- (1) the **designee**; and
- (2) the **designee's resident relatives**.

b. **Exclusions**

The exception to exclusion 2. is changed to read:

This exclusion does not apply to a **designee** provided that the motor vehicle is not **owned by a designee**.

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