

OTHER CAR COVERAGE FOR NAMED PERSONS

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 primarily with that **person**.

Designee's Resident Relative means a **person**, other than a **designee**, who resides primarily with the **designee** and who is:

1. related to the **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.

See First Party Coverages below for the definition of **Designee's Resident Relative** used there.

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 primarily 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**:

1. 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**;
2. WHILE THAT **INSURED** IS VALET PARKING A VEHICLE; OR
3. WHILE MAINTAINING OR USING AN **OTHER CAR** IN ANY BUSINESS OR OCCUPATION OTHER THAN A **CAR BUSINESS** OR VALET PARKING.

3. FIRST PARTY COVERAGES

a. **Additional Definitions**

(1) **Insured** is changed to include the **designee** and the **designee's resident relatives**.

(2) **Designee's Resident Relative** means:

- (a) the **designee's** spouse;
- (b) anyone related to the **designee** by blood, marriage or adoption; and
- (c) a minor in the custody of the **designee**, the **designee's** spouse or a **person** described in (b) above

if a resident in **your** household, even if temporarily residing elsewhere.

b. **Exclusions**

- (1) The following is added to Exclusion 2.:

This does not apply to the **designee** or any **designee's resident relative**.

- (2) The following is added to Exclusion 3.:

This does not apply to the **designee** or any **designee's resident relative** while **occupying** a vehicle insured under the liability coverage of this policy or when struck as a **pedestrian**.

4. **UNINSURED MOTOR VEHICLE COVERAGES and UNDERINSURED MOTOR VEHICLE COVERAGES**

a. **Additional Definitions**

Insured is changed to include:

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

b. **Exclusions – Coverage U3 and Exclusions – Coverage W3**

The following are added:

THERE IS NO COVERAGE FOR AN **INSURED** WHO SUSTAINS **BODILY INJURY** WHILE **OCCUPYING** A MOTOR VEHICLE **OWNED BY YOU** OR ANY **RESIDENT RELATIVE** IF IT IS NOT **YOUR CAR** OR A **NEWLY ACQUIRED CAR**. This exclusion does not apply to a **designee** provided that the motor vehicle is not **owned by a designee**;

THERE IS NO COVERAGE FOR THE **DESIGNEE** OR ANY **DESIGNEE'S RESIDENT RELATIVE** WHO SUSTAINS **BODILY INJURY**:

1. WHILE **OCCUPYING** A MOTOR VEHICLE **OWNED BY THE DESIGNEE**; OR
2. WHILE **OCCUPYING** A MOTOR VEHICLE **OWNED BY ANY DESIGNEE'S RESIDENT RELATIVE**. This exclusion does not apply to the **designee**, provided that the motor vehicle is not **owned by the designee**.