

## **LIABILITY COVERAGE FOR PROPERTY OF PASSENGERS**

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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.

### **LIABILITY COVERAGE**

#### **Exclusions**

The following is added to exclusion 12.:

This exclusion does not apply to damage to property:

- a. **owned by**;
- b. rented to;
- c. used by; or
- d. in the care of;

a passenger in the **your car** to which this endorsement applies or a **temporary substitute car** that is temporarily replacing such **your car** while both the passenger and the property are being transported by **you** or a **person** acting on **your** behalf.