



Non-Individually Owned Autos Endorsement

Policy Number:

Your policy provisions are amended as follows:

We will provide coverages as shown for the non-individually owned auto(s) listed in the declaration for which this endorsement is attached.

SECTION I - LIABILITY COVERAGES

EXCLUSIONS

The following additional exclusions apply:

- a. Liability assumed by **you** under a contract or agreement is not covered.
- b. Any obligation that **you** or any Company as **your** insurer may be liable for under any workers' compensation, unemployment compensation or disability benefits law, or any such similar law, is not covered.

PERSONS INSURED

Who Is Covered

Section I applies to the following as **insureds** with regard to an **owned auto**:

1. **You**;
2. Any person using the **owned auto** with **your** permission. The actual use must be within the scope of that permission;
3. Any other person or organization for his or its liability because of acts or omissions of an **insured** under 1. and 2. above.

Section I applies to the following as an **insured** with regard to a **non-owned auto**:

1. **you** when using a **private passenger auto** or **trailer**. Such use must be with the permission or reasonably believed to be with the permission, of the owner and within the scope of that permission.

The limits of liability stated in the declaration are our maximum obligations regardless of the number of **insureds** involved in the occurrence.

SECTION II - AUTO MEDICAL PAYMENTS

PAYMENTS WE WILL MAKE

The Section "This coverage applies to" is changed to:

This coverage applies to:

1. **you** for **bodily injury** caused by accident:
 - a. While **occupying** the **owned auto**; or
 - b. While **occupying** a **non-owned auto**; or

- c. When struck as a pedestrian by an auto.
2. Any other person who sustains **bodily injury** caused by an accident while **occupying** the **owned auto** while being used by **you**, or while being used with **your** permission.

EXCLUSIONS

The following additional exclusion applies:

There is no coverage for persons employed by **you** in:

1. domestic employment if benefits are payable under any workers' compensation law; or
2. other employment.

SECTION III - PHYSICAL DAMAGE COVERAGES

DEFINITIONS

The definition of **"Insured"** is changed to:

2. **"Insured"** means:
 - a. regarding the **owned auto**:
 - (i) **you**;
 - (ii) a person or organization maintaining, using or having custody of the auto with **your** permission and whose use is within the scope of that permission.
 - b. regarding a **non-owned auto**; **you**, using the auto. The actual operation or use must be with the permission or reasonably believed to be with the permission of the owner and within the scope of that permission.

ADDITIONAL PAYMENTS WE WILL MAKE UNDER THE PHYSICAL DAMAGE COVERAGES

This Section is replaced entirely by the following:

1. We will reimburse **you** for transportation expenses incurred during the period beginning 48 hours after a theft of the entire auto covered by this policy has been reported to us and the police. Reimbursement ends when the auto is returned to use or we pay for the **loss**. Reimbursement will not exceed \$25.00 per day nor \$750.00 per loss.
2. We will pay general average and salvage charges for which **you** become legally liable when the auto is being transported.

EXCLUSIONS

The following additional exclusions apply:

- a. Wearing apparel and personal effects are not covered.
- b. The **owned auto** is not covered if used for illegal trade or transportation, or if it is confiscated by a legitimate government or civil authority.
- c. The **owned auto** is not covered if it is or becomes subject to a bailment lease, conditional sale, purchase agreement, mortgage or other encumbrance not specifically declared and described in the policy.

LIMIT OF LIABILITY

Limit of Liability number 3. is removed entirely.
Personal effects are not covered.

SECTION V - GENERAL CONDITIONS

Condition 2, "PREMIUM", is replaced by the following:
When **you** dispose of, acquire ownership of, or replace an **owned auto**, any necessary premium adjustment will be made as of the date of the change and in accordance with our manuals.

THE COMPANY affirms this endorsement.



W. C. E. Robinson
Secretary



O. M. Nicely
President