

*The following endorsement changes your policy.
Please read this document carefully and keep it with your policy.*

Amendatory Endorsement <En> AFA85

In **Part 6Protection Against Loss To The Auto**, the following is added to **ExclusionsWhat Is Not Covered**:

14. Loss to **your** insured **auto** (including loss to an attached trailer) from a collision with another object or by upset of that **auto** or trailer if, at the time of the loss, the **auto** was being operated by a licensed driver who was not listed on **your** Policy Declarations as a driver and who was either:
- a) a **resident**; or
 - b) a guest temporarily staying in **your** home.

We will not apply this exclusion under the following circumstances:

- a) The driver operating the **auto** became a **resident**, a guest temporarily staying in **your** home, or a licensed driver no more than 90 days prior to the loss;
- b) At the time of the loss, the driver was listed as an insured or licensed operator under another automobile insurance policy; or
- c) At the time of the loss, the driver was operating the **auto**:
 - i) for the purpose of obtaining emergency medical treatment for a passenger in the **auto**; or
 - ii) because of the intoxicated condition of all other licensed drivers in the **auto**, and the driver was not legally intoxicated. Coverage will not apply unless a police accident report is obtained at the scene of the accident or, if a police accident report is not available at the scene of the accident, as soon as possible thereafter.

All other policy terms and conditions apply.