

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PERSONAL CAR SHARING AND COMMERCIAL RIDE-SHARING PROGRAM EXCLUSION ENDORSEMENT

The provisions of the policy apply, unless modified by this endorsement.

I. Definitions

The Definitions section is amended as follows:

A. The following definition is added:

Personal Car Sharing Program means a **business** in which persons or legal entities are engaged in the **business** of facilitating the sharing of **autos** for temporary use by individuals.

B. The following definition is added:

Commercial Ride-Sharing Program means an arrangement or activity through which persons or property are transported for compensation, regardless of the amount or form of compensation charged or paid and includes the time:

1. commencing when a driver of an **auto** is available to accept transportation requests for passengers or property for compensation;
2. between the driver accepting a transportation request and the passengers or property entering into or being loaded upon the **auto** used for this request;
3. passengers or property are in or upon the **auto** used for this request; and
4. between the passengers or property exiting or unloading from the **auto** and the driver is no longer available to accept transportation requests.

II. Part A is amended as follows:

A. The Additional Definition(s) for Part A section is amended as follows:

The following paragraph is added to the definition of **Insured**:

However, **Insured** does not include any person while operating an **auto** that is available for hire or while using an **auto** that is part of a **Personal Car Sharing Program, Commercial Ride-Sharing Program** or similar arrangement.

B. The Exclusion section is amended as follows:

The following exclusion is added:

We do not provide coverage under Part A for, nor have a duty to defend, any insured for bodily injury or property damage for any accident that occurs while your covered auto or any auto is in a Personal Car Sharing Program, a Commercial Ride-Sharing Program or a similar arrangement. This exclusion does not apply to a share-the-expense car pool.

III. Part B is amended as follows:

A. The Additional Definitions for Part B section is amended as follows:

The following paragraph is added to the definition of **Insured**:

However, **Insured** does not include any person while operating an **auto** that is available for hire or while using an **auto** that is part of a **Personal Car Sharing Program, Commercial Ride-Sharing Program** or similar arrangement.

B. The Exclusion section is amended as follows:

The following exclusion is added:

We do not provide coverage under Part B for any insured for bodily injury for any accident that occurs while your covered auto or any auto is in a Personal Car Sharing Program, a Commercial Ride-Sharing Program or a similar arrangement. This exclusion does not apply to a share-the-expense car pool.

IV. Part C - is amended as follows:

A. The Additional Definitions for Part C section is amended as follows:

The following paragraph is added to the definition of **Insured**:

However, **Insured** does not include any person while operating an **auto** that is available for hire or while using an **auto** that is part of a **Personal Car Sharing Program, Commercial Ride-Sharing Program** or similar arrangement.

B. The Exclusion section is amended as follows:

The following exclusion is added:

We do not provide coverage under Part C for any insured for bodily injury or property damage for any accident that occurs while your covered auto or any auto is in a Personal Car Sharing Program, a Commercial Ride-Sharing Program or a similar arrangement. This exclusion does not apply to a share-the-expense car pool.

V. Part D is amended as follows:

The Exclusion section is amended as follows:

The following exclusion is added:

We will not pay for **loss** to **your covered auto** or any **auto** that occurs while that **auto** is in a **Personal Car Sharing Program**, a **Commercial Ride-Sharing Program** or a similar arrangement.

VI. General Provisions

The following provision is added:

Personal Car Sharing Program and Commercial Ride-Sharing Program

You must disclose in writing to **us your** participation, as either a driver or vehicle **owner**, in any **Personal Car Sharing Program**, **Commercial Ride-Sharing Program**, or other similar arrangement. Failure to do so may result in the rescission, cancellation or nonrenewal of **your** policy. This duty does not apply to a share-the-expense car pool.