

We agree with **you** that we will provide coverages as shown for the **vehicle(s)** listed in the declaration for which this endorsement is attached. For such **vehicle(s)** the terms of the Policy are amended as follows:

SECTION I - LIABILITY COVERAGES

DEFINITIONS

1. The definition of **"Non-owned auto"** is changed to:

"Non-Owned auto" means a **private passenger auto, vehicle, utility auto, or farm auto** not owned by or furnished for the regular use of either **you** or a **relative**, other than a **temporary substitute auto**.

2. The definition of **"Owned Auto"** is changed to:

"Owned auto" means:

- a. A **vehicle** or **farm auto** described in the policy and for which a premium is shown for coverages listed.
- b. A **trailer** owned by **you**; or
- c. A **vehicle** or **farm auto** of which **you** become the owner during the policy period if:
 - i. it replaces an **owned auto** described in the policy; or
 - ii. we insure all **vehicles** owned by **you** on the date of acquisition, and **you** ask us to add it to the policy no more than 30 days later.
- d. A **temporary substitute auto** or **vehicle**, but only for
 - i. Bodily Injury;
 - ii. Property Damage;
 - iii. Uninsured Motorists; and
 - iv. Auto Medical Payments.

3. The definition of **"Temporary substitute auto"** is changed to:

"Temporary substitute auto" means an automobile, **farm auto, trailer or vehicle**, not owned by **you**, temporarily used with the permission of the owner. The use must be as a substitute for the **owned auto** when withdrawn from normal use because of its:

- a. breakdown;
- b. repair;
- c. servicing;
- d. loss; or
- e. destruction.

4. Add definition of **"vehicle"** as follows:

"Vehicle" means:

- a. motorcycles;
- b. snowmobiles;
- c. dune buggies;
- d. motorhomes;
- e. mobile homes;
- f. motorized scooters;
- g. scootmobiles;
- h. mopeds;
- i. golfmobiles; or
- j. **vehicles** used as Van Pools, but not if used to carry passengers or goods for hire.

EXCLUSIONS

The following additional exclusions apply:

- A. **"Non-owned autos"** are not covered.
- B. Liability assumed by **you** under a contract or agreement is not covered.
- C. There is no coverage while a **vehicle** is being operated in or the **insured** is engaged in:
 - a) any prearranged or organized racing or speed contest; or
 - b) in preparation for any such contest.
- D. 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

This section is changed to:

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 this Section.

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

SECTION II - MEDICAL PAYMENTS COVERAGE

DEFINITIONS

The opening statement is replaced by the following:

All changes in policy definitions made in Section I of this endorsement apply to Section II. The other definitions in Section I of the policy also apply to Section II. Also, under this section, **occupying** means in or upon or entering into or alighting from.

PAYMENTS WE WILL MAKE

The paragraph which begins "This Coverage applies to" is replaced by the following:

This coverage applies to:

1. **You** for **bodily injury** caused by accident:
 - a. while **occupying** the **owned auto**;
 - 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:

- a. There is no coverage for persons employed by **you** in:
 - i. domestic employment if benefits are payable under any workers' compensation law; or
 - ii. other employment.

SECTION III - PHYSICAL DAMAGE COVERAGES

DEFINITIONS

All changes in policy definitions made in Section I of this endorsement apply to Section III except the definition of

owned auto which is replaced in Section III by the following:

"Owned Auto" means:

- a. A **vehicle** or **farm auto** described in the policy and for which a premium is shown for the coverages listed.
- b. A **trailer** owned by **you** for which a premium is shown for the Coverages listed.
- c. A **vehicle** or **farm auto you** acquire during the policy period if:
 - i. it replaces an **owned auto** described in the policy; or
 - ii. we insure all **vehicles** owned by **you** on the date of acquisition, and **you** ask us to add it to the policy no more than 30 days later. When coverage currently on the policy is shown as a stated amount, the limit of coverage for the newly acquired **vehicle** will be its **actual cash value**. This applies to the following coverages:
 - (a) Comprehensive;
 - (b) Fire, Lightning and Transportation - Theft - Combined Additional; and
 - (c) Collision.

The Following Coverage Is Added:

Fire, Lightning And Transportation - Theft - Combined Additional

1. We will pay for direct and accidental **loss** to **your owned auto** caused by:
 - a. fire;
 - b. lightning;
 - c. smoke;
 - d. smudge;
 - e. damage sustained while the vehicle is being transported on any conveyance;
 - f. theft;
 - g. windstorm;
 - h. hail;
 - i. earthquake;
 - j. explosion;
 - k. riot;
 - l. civil commotion;
 - m. aircraft;
 - n. flood;

- o. rising waters;
- p. malicious mischief, vandalism; or
- q. external discharge or leakage of water.

There is no coverage for **loss** caused by rain, snow or sleet whether or not wind driven.

\$25 will be deducted from each **loss** caused by malicious mischief or vandalism.

ADDITIONAL PAYMENTS WE WILL MAKE UNDER PHYSICAL DAMAGE COVERAGES

This Section is replaced entirely as follows:

We will pay general average and salvage charges for which **you** become legally liable when the **"owned auto"** is being transported.

THE COMPANY affirms this endorsement.



W. C. E. Robinson
Secretary



O. M. Nicely
President

EXCLUSIONS

The following additional exclusions apply:

- A. **"Non-owned autos"** are not covered.
- B. Wearing apparel and personal effects are not covered.
- C. The **vehicle** is not covered if used for an illegal trade or transportation, or if it is confiscated by a legitimate government or civil authority.
- D. The **vehicle** 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.

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.