

GEICO Casualty Company
NAMED NON-OWNER COVERAGE

This endorsement modifies such insurance as afforded by the provisions of the policy relating to the following:

AUTOMOBILE LIABILITY INSURANCE
AUTO MEDICAL PAYMENTS INSURANCE
UNINSURED AND HIT-AND-RUN MOTORIST COVERAGE

- A. It is agreed that the insurance under the bodily injury liability, property damage liability and auto medical payments coverages applies with respect to the use of any *non-owned* auto by or on *your* behalf.
1. With respect to the insurance afforded under A of this endorsement for bodily injury liability and for property damage liability the "Persons Insured" provision is replaced by the following:
Persons Insured. Each of the following is an *insured* under this insurance to the extent set forth below:
 - a) *you*, and
 - b) any other person or organization, not owning or hiring the auto, but only with respect to his or its liability because of *your* acts or omissions.
 2. **Exclusions.** The insurance afforded under A of this endorsement does not apply:
 - a) to any automobile owned by *you*, but this exclusion does not apply under Auto Medical Payments to an *insured* who sustains *bodily injury* in an accident through being struck by a highway vehicle;
 - b) to any auto while used in *your* business or occupation except an auto operated or occupied by *you*, *your* private chauffeur or domestic servant;
 - c) under Auto Medical Payments, unless the *bodily injury* results from the operation of the auto by *you* or on *your* behalf by such private chauffeur or domestic servant or from the occupancy of the auto by *you*.
 3. **Excess Insurance.** This insurance shall be excess insurance over any other valid and collectible insurance for bodily injury liability, for property damage liability and for Auto Medical Payments.
- B. It is further agreed that the insurance under the Uninsured and Hit-and-Run Motorist Coverage applies to any *non-owned auto* subject to the following additional provisions:
1. "Persons Insured" means:
 - a) *you*;
 - b) any other person while occupying an *insured auto*; and
 - c) any person, with respect to damages he is entitled to recover because of *bodily injury* to which this endorsement applies sustained by an *insured* under (a) or (b) above.
 2. The definition of "insured auto" is replaced by the following:
"insured auto" means any *non-owned auto* while being operated by *you*.
- C. **Additional Definitions :**
When used in reference to the insurance afforded by this endorsement:
"non-owned auto" means any auto not owned by *you*, but the term "non-owned auto" shall not include:
- 1) an auto while used as a public or livery conveyance, or
 - 2) an auto while being used without the permission of the owner.
- D. **Newly Acquired Automobiles.** If *you* acquire ownership of an auto during the policy period, the insurance afforded by this endorsement shall apply with respect to such auto for a period of thirty (30) days following the date of such acquisition; provided that such insurance shall not apply beyond the effective date and time that any other insurance is available to *you* with respect to such auto or would be available but for the existence of this insurance.

THE COMPANY affirms this amendment.



W. C. E. Robinson
Secretary

GEICO Casualty Company



O. M. Nicely
President