

## Named Non-Owner Coverage Endorsement

If **you** elect Named Non-Owner Coverage, **your** policy, and any endorsements to **your** policy, is amended as follows:

### 1. General Definitions

- (a) The definition of "**you**" and "**your**" is deleted and replaced by the following:

"**You**" and "**your**" mean the person shown as the named insured on the **declarations page**.

- (b) The definition of "**covered auto**" is deleted and replaced by the following:

"**Covered auto**" means an **auto you** become the owner of during the policy period if:

- a. the **auto** is not covered by any other insurance policy;
- b. **you** notify **us** within 30 days of becoming the owner of the **auto**; and
- c. **you** pay any additional premium due.

If **you** ask **us** to insure the **auto** more than 30 days after **you** become the owner, any coverage **we** provide will begin at the time **you** request coverage.

### 2. Part I - Liability To Others

- (a) The Additional Definition of "**insured person**" is deleted and replaced by the following:

"**Insured person**" means:

- a. **you** with respect to an accident arising out of the ownership, maintenance, or use of an **auto** or **trailer**; and
- b. any person with respect to an accident arising out of that person's use of a **covered auto** with **your** permission.

- (b) Exclusion 4 is deleted and replaced by the following:

4. **bodily injury** or **property damage** arising out of an accident involving any vehicle while being maintained or used by a person while employed or engaged in any **auto business**. This exclusion does not apply to a vehicle being operated by **you**;

- (c) Exclusion 11 is deleted and replaced by the following:

11. **bodily injury** or **property damage** arising out of the ownership, maintenance, or use of any vehicle owned by **you**, other than a **covered auto**;

- (d) Exclusion 12 is deleted.

- (e) Exclusion 14 is deleted and replaced by the following:

14. **bodily injury** or **property damage** arising out of the use of a **covered auto** while leased or rented to others or given in exchange for any compensation. This exclusion does not apply to the operation of a **covered auto** by **you**;

- (f) The Out-of-State Coverage provision is deleted and replaced by the following:

#### **OUT-OF-STATE COVERAGE**

If an accident to which this Part I applies occurs in any state, territory, or possession of the United States of America or any province or territory of Canada, other than the one where **you** reside, and the state, province, territory, or possession has:

1. a financial responsibility or similar law requiring limits of liability for **bodily injury** or **property damage** higher than the limits shown on the **declarations page**, this policy will provide the higher limits; or
2. a compulsory insurance or similar law requiring a non-resident to maintain insurance whenever the non-resident uses an **auto** in that state, province, territory, or possession, this policy will provide the greater of:
  - a. the required minimum amounts and types of coverage; or
  - b. the limits of liability under this policy.

### 3. Part II – Medical Payments Coverage

- (a) The Additional Definition of "**insured person**" is deleted and replaced by the following:

"**Insured person**" means:

- a. **you**:
- (i) while **occupying** an **auto**; or
  - (ii) when struck by a **motor vehicle** or a trailer while not **occupying** a self-propelled motorized vehicle; and
- b. any other person while **occupying** a **covered auto** with **your** permission.
- (b) Exclusion 2 is deleted and replaced by the following:
2. arising out of an accident involving any vehicle while being maintained or used by a person while employed or engaged in any **auto business**. This exclusion does not apply to a vehicle being operated or occupied by **you**;
- (c) Exclusion 9 is deleted and replaced by the following:
9. sustained by any person while **occupying** or when struck by any vehicle owned by **you**, other than a **covered auto**;
- (d) Exclusion 10 is deleted.
- (e) Exclusion 11 is deleted and replaced by the following:
11. to **you** while **occupying** any vehicle other than a **covered auto**, without the permission of the owner of the vehicle or the person in lawful possession of the vehicle.
- (f) Exclusion 12 is deleted and replaced by the following:
12. to any person while **occupying** a **covered auto** while leased or rented to others or given in exchange for any compensation. This exclusion does not apply to the operation of a **covered auto** by **you**;

### 4. Part III – Uninsured/Underinsured Motorist Coverage

- (a) The Additional Definition of "**insured person**" is deleted and replaced by the following:

"**Insured person**" means:

- a. **you** except when **occupying** a vehicle, other than a **covered auto**, without the express or implied permission of the owner or the person in lawful possession of the vehicle;
- b. any person while operating a **covered auto** with **your** permission;
- c. any person **occupying**, but not operating, a **covered auto** with **your** express or implied permission;
- d. any person who is entitled to recover damages covered by this Part III because of **bodily injury** sustained by a person described in a, b, or c above.
- (b) All references to **relative** are deleted from the Additional Definitions of "**underinsured motor vehicle**" and "**uninsured motor vehicle**."
- (c) The following provision is deleted from the Additional Definition of "**uninsured motor vehicle**":
- c. to which a bodily injury liability bond or policy applies at the time of the accident, but its limit of liability for bodily injury is less than the minimum limit of liability for bodily injury specified by the financial responsibility law of the state in which the **covered auto** is principally garaged;
- and replaced by the following:
- c. to which a bodily injury liability bond or policy applies at the time of the accident, but its limit of liability for bodily injury is less than the minimum limit of liability for bodily injury specified by the financial responsibility law of the state where **you** reside;
- (d) Exclusion 1.b. is deleted and replaced by the following:

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- 1.b. a motor vehicle that is owned by **you**, other than a **covered auto**. This exclusion applies only to damages in excess of the minimum limit mandated by the motor vehicle financial responsibility law of Nevada;

**All other terms, limits and provisions of this policy remain unchanged.**

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