

## NEVADA CHANGES

The terms of the Family Car Form apply except as changed by this **endorsement**.

### A. Definitions

The following definition is added:

**Transportation network service** means a company or other entity that connects a passenger through any means with a driver to provide transportation using a vehicle provided by the driver.

### B. Part I - Liability Coverage

#### 1. Section A. Definitions

The definition of **insured person** is deleted and replaced as follows:

##### 1. **Insured person** means:

- a. **you** or a **relative** for the ownership, maintenance, or use of:
  - (1) a **car**;
  - (2) a **rental vehicle**;
  - (3) a motor home not used for business purposes; or
  - (4) a **trailer**.
- b. any person, other than a **relative**, while using **your insured car** with **your** express or implied permission.
- c. any other person or organization, but only for legal liability for acts or omissions of:
  - (1) any person covered under this Part while using **your insured car**.
  - (2) **you** or any **relative** covered under this Part while using any **car** or **trailer** other than **your insured car**. This other **car** or **trailer** must not be owned or hired by that person or organization.

#### 2. Section D. Exclusions

a. Exclusion 1. is deleted and replaced as follows:

1. **bodily injury** or **property damage** arising out of the ownership, maintenance, or use of a vehicle when the vehicle:
  - a. is carrying persons for any compensation or suggested donation;
  - b. is in transit to pick up persons in order to provide transportation for any compensation or suggested donation; or
  - c. owner or operator has notified any **transportation network service** that the vehicle is available for carrying persons for compensation or suggested donation.

This exclusion does not apply to shared-expense car pools, or the charitable carrying of persons. Failure to pay or receive a suggested donation

set by a **transportation network service** does not constitute the charitable carrying of persons.

b. Exclusion 2. is deleted and replaced as follows:

2. **bodily injury** or **property damage** caused by an intentional act of any **insured person** even if the actual injury or damage is different than that which was expected, intended or could have been anticipated.

c. Exclusion 11. is deleted.

#### 3. Section E. Limits Of Liability

Paragraphs 2., 3., and 4. are deleted and replaced as follows:

2. **THE MAXIMUMS STATED IN E.1. ARE THE MOST WE WILL PAY FOR ANY ONE OCCURRENCE REGARDLESS OF THE NUMBER OF:**

- a. **VEHICLES COVERED BY THIS POLICY;**
- b. **PREMIUMS PAID;**
- c. **INSURED PERSONS;**
- d. **CLAIMS MADE;**
- e. **CLAIMANTS;**
- f. **VEHICLES INVOLVED IN THE ACCIDENT; OR**
- g. **POLICIES INVOLVED.**

3. **SUBJECT TO E.2., THE LIMITS OF LIABILITY SHOWN IN THE DECLARATIONS FOR A VEHICLE MAY NOT BE ADDED, COMBINED, OR STACKED WITH THE LIMITS OF LIABILITY SHOWN IN THE DECLARATIONS FOR ANY OTHER VEHICLE TO DETERMINE THE MAXIMUM LIMITS OF LIABILITY AVAILABLE FOR EACH PERSON OR FOR EACH OCCURRENCE NO MATTER HOW THE PREMIUM IS DISPLAYED.**

4. **SUBJECT TO E.1., E.2., AND E.3., WHEN YOU OR A RELATIVE ARE NOT USING YOUR INSURED CAR, AND THERE IS LIABILITY COVERAGE FOR A LOSS COVERED BY THIS PART UNDER MORE THAN ONE POLICY ISSUED TO YOU BY ONE OR MORE MEMBERS OF THE AMERICAN FAMILY INSURANCE GROUP, THE AMOUNT THAT WILL BE PAID FOR DAMAGES ARISING FROM SUCH LOSS WILL NOT EXCEED THE SINGLE HIGHEST LIMIT OF LIABILITY OF ANY ONE OF THESE POLICIES.**

4. Section F. Other Insurance is deleted and replaced as follows:

F. Other Insurance

1. *IF THERE IS OTHER LIABILITY INSURANCE FOR **YOUR INSURED CAR** FOR A LOSS COVERED BY THIS PART I - LIABILITY COVERAGE WE WILL PAY **OUR SHARE** ACCORDING TO THIS POLICY'S PROPORTION OF THE TOTAL OF ALL LIABILITY LIMITS. HOWEVER, ANY INSURANCE PROVIDED UNDER THIS PART FOR A VEHICLE **YOU DO NOT OWN** IS EXCESS OVER ANY OTHER COLLECTIBLE LIABILITY INSURANCE. But, **we** will provide primary coverage for a **temporary substitute vehicle** owned by a business engaged in selling, repairing, servicing, delivering, testing, road testing, parking or storing motor vehicles while **your insured car** is being repaired or serviced by that business.*
2. *IF THERE IS OTHER LIABILITY INSURANCE FOR A LOSS COVERED BY THIS PART AND AN **INSURED PERSON**, OTHER THAN **YOU** OR A **RELATIVE**, WAS OPERATING **YOUR INSURED CAR** AT THE TIME OF THE LOSS, ANY INSURANCE PROVIDED UNDER THIS PART IS EXCESS OVER ANY OTHER COLLECTIBLE INSURANCE FOR THAT LOSS.*

C. Part II - Car Damage Coverage

1. Section D. Exclusions, exclusion 1. is deleted and replaced as follows:

1. **loss** when:

- a. **your covered car** is carrying persons for any compensation or suggested donation;
- b. **your covered car** is in transit to pick up persons in order to provide transportation for any compensation or suggested donation; or
- c. any **transportation network service** has been notified that **your covered car** is available for carrying persons for compensation or suggested donation.

This exclusion does not apply to shared-expense car pools, or the charitable carrying of persons. Failure to pay or receive a suggested donation set by a **transportation network service** does not constitute the charitable carrying of persons.

2. Section F. Other Insurance is deleted and replaced as follows:

F. Other Insurance

If there is other insurance that applies to a **loss** covered by this part, **we** will pay **our** share according to **our** proportion of the total of all such limits. But any insurance provided under this part for a vehicle **you** do not own is excess over any other collectible insurance for that **loss**. But, **we** will provide primary coverage for a **temporary substitute vehicle** owned by a business engaged in selling, repairing, servicing, delivering, testing, road testing, parking or storing motor vehicles while **your insured car** is being repaired or serviced by that business.

All other terms remain unchanged.