



AAA Insurance
underwritten by CSAA General Insurance Company
PO Box 24511 Oakland, CA 94623-9865 (800) 207-3618

Policy Number:

Effective Date:

Named Insured:

Agent Code:

This endorsement changes the policy. Please read it carefully.

AMENDATORY ENDORSEMENT

PERSONAL AUTO

The policy is amended only as described below. All other terms, conditions, and exclusions remain unchanged.

PART I – LIABILITY TO OTHERS

EXCLUSIONS – READ THE FOLLOWING EXCLUSIONS CAREFULLY. IF AN EXCLUSION APPLIES, COVERAGE WILL NOT BE AFFORDED UNDER THIS PART I.

EXCLUSION 18. is deleted and replaced with the following:

18. **bodily injury** or **property damage** resulting from the **ownership**, maintenance, or use of any **vehicle** or **trailer**, other than **covered vehicle**, in the course of any **business** other than farming or ranching. This exclusion applies only after the limits of liability required by the Nevada Financial Responsibility Law have been satisfied. The applicable minimum **bodily injury** limit is \$25,000 for each person and \$50,000 for each **accident**. The applicable minimum **property damage** limit is \$20,000 for each **accident**;

PART III – UNINSURED AND UNDERINSURED MOTORIST COVERAGE

EXCLUSIONS – READ THE FOLLOWING EXCLUSIONS CAREFULLY. IF AN EXCLUSION APPLIES, COVERAGE WILL NOT BE AFFORDED UNDER THIS PART III.

EXCLUSIONS 1., 3. and 5. are deleted and replaced with the following:

1. while **occupying** or being struck by a **motor vehicle owned** by **you** or a **relative** for which insurance is not afforded under this Part III. This exclusion applies only after the limits of liability required by the Nevada Financial Responsibility Law have been satisfied. The applicable minimum **bodily injury** limit is \$25,000 for each person and \$50,000 for each **accident**;
3. while **occupying** a **covered vehicle**, **trailer** or **non-owned vehicle** when used for **commercial use**. However, this exclusion does not apply to:
 - a. shared expense ride-share arrangements; or
 - b. use of a **vehicle** by an **insured person** in the course of the **insured person's volunteer work** for a tax-exempt organization.This exclusion applies only after the limits of liability required by the Nevada Financial Responsibility Law have been satisfied. The applicable minimum **bodily injury** limit is \$25,000 for each person and \$50,000 for each **accident**;
5. resulting from the **ownership**, maintenance, or use of any **vehicle** or **trailer**, other than a **covered vehicle**, in the course of any **business** other than farming or ranching. This exclusion applies only after the limits of liability required by the Nevada Financial Responsibility Law have been satisfied. The applicable minimum **bodily injury** limit is \$25,000 for each person and \$50,000 for each **accident**.