

Nevada Personal Auto Policy Endorsement

Please be aware of the following changes to **your** policy:

The following definitions are added to the GENERAL DEFINITIONS of **your** policy:

Commercial Ridesharing Program means an arrangement or activity through which persons or property are transported for compensation, regardless of the amount or form of compensation charged or paid and includes the time:

1. Commencing when a driver of a car is available to accept transportation requests for passengers or property for compensation;
2. Between the driver accepting a transportation request and the passengers or property entering into or being loaded upon the **auto** used for this request;
3. Passengers or property are in or upon the **auto** used for this request; and
4. Between the passengers or property exiting or unloading from the car and the driver is no longer available to accept transportation requests;

Personal vehicle sharing means the use of private passenger cars, utility cars, or utility trailers by any person other than their owner, in connection with a **personal vehicle sharing program**.

Personal vehicle sharing program means a legal entity engaged in the business of facilitating the sharing of private passenger cars, utility cars, or utility trailers for noncommercial use by individuals within the state.

Definition 11. under GENERAL DEFINITIONS is removed in its entirety and replaced with the following:

11. **Non-owned auto** means any private passenger **auto**, pickup, van or **trailer** not **owned** by or furnished or available for the regular use of **you** or any **family member** while in the custody of, or being operated by, **you** or any **family member**. **Non-owned auto** includes a rental vehicle only if the following conditions are met:
 - a. The rental vehicle is not **owned** by or furnished or available for the regular use of **you** or any **family member**;
 - b. The rental vehicle is operated within the United States, its territories or possessions, and Canada;
 - c. The rental vehicle is a private passenger automobile and not a motor home, camper, travel trailer, U-Haul type moving truck, or customized van;
 - d. The rental vehicle is **owned** by a person engaged in **business** of renting or leasing vehicles rented or leased without a driver to persons other than the owner and is registered in the name of such owner; and
 - e. The rental vehicle is rented under a rental agreement with a term no longer than thirty consecutive days.

Non-owned auto does not include a vehicle that is not in the lawful possession of the person operating it.

The following paragraph is added to the definition of **Insured Person** under PART A – LIABILITY COVERAGE:

Insured person does not mean:

Any person while operating, occupying or using any **auto** that is available for hire or while using any **auto** that is part of a **Personal Vehicle Sharing Program, Commercial Ridesharing Program** or similar arrangement.

The following Exclusion is added to PART A – LIABILITY COVERAGE:

We do not insure **bodily injury** or **property damage** for any **accident** that occurs while **your covered auto** or any **auto** is being used in a **Personal Vehicle Sharing Program, a Commercial Ridesharing Program** or a similar arrangement.

The following paragraph is added to the definition of Insured Person under PART B – MEDICAL PAYMENTS COVERAGE:

Insured person does not mean:

Any person while operating any **auto** that is available for hire or while using any **auto** that is part of a **Personal Vehicle Sharing Program, Commercial Ridesharing Program** or similar arrangement.

The following exclusion is added to PART B – MEDICAL PAYMENTS COVERAGE:

We do not provide Medical Payments Coverage for any **insured person** for **bodily injury** for any **accident** that occurs while **your covered auto** or any **auto** is being used in a **Personal Vehicle Sharing Program, a Commercial Ridesharing Program** or a similar arrangement.

The following paragraph is added to the definition of **insured person** under PART C – UNINSURED/UNDERINSURED MOTORIST COVERAGE:

Insured person does not mean:

Any person while operating any **auto** that is available for hire or while using any **auto** that is part of a **Personal Vehicle Sharing Program, Commercial Ridesharing Program** or similar arrangement.

The following exclusion is added to PART C – UNINSURED/UNDERINSURED MOTORIST COVERAGE:

We do not provide coverage under Part C for any **insured person** for **bodily injury** or **property damage** for any **accident** that occurs while **your covered auto** or any **auto** is being used in a **Personal Vehicle Sharing Program, a Commercial Ridesharing Program** or a similar arrangement.

The following exclusion is added to PART D - DAMAGE TO YOUR AUTO:

We do not provide coverage under Part D while **your covered auto** or any **non-owned auto** is being used in a **Personal Vehicle Sharing Program, a Commercial Ridesharing Program** or a similar arrangement.

Exclusions 21 under PART D – DAMAGE TO YOUR AUTO is remove in its entirety and replaced by the following:

Covered by Collision Coverage under this policy if any vehicle is being operated by any person not listed on the application, **Declarations** or policy, who has either a suspended or revoked driver's license, regardless of where that person resides. This exclusion shall not apply if the vehicle is operated by a person who, at the time of the loss, is insured by one of our affiliated companies under a private passenger auto insurance policy.

The following is added to the LIMIT OF LIABILITY under PART D – DAMAGE TO YOUR AUTO:

If **your covered auto** is disabled due to loss insured under this policy, **we** will pay reasonable costs to transport it from the place of loss. **We** will pay reasonable and necessary storage charges for protection of **your covered auto**, but **you** must allow **us** to move **your covered auto** to a storage location of **our** choice at **our** expense, consistent with applicable law. If **you** do not allow **us** to move **your covered auto**, then **we** will pay only the lower storage costs that would have resulted if **we** had moved **your covered auto**.

The following condition is added to the PART F - GENERAL PROVISIONS of your policy:

You must disclose to **us** **your** participation, as either a driver or vehicle owner, in any **Personal Vehicle Sharing Program, Commercial Ridesharing Program**, or other similar arrangement. Failure to do so may result in the rescission, cancellation or nonrenewal of **your** policy.

This endorsement is a part of the policy. It changes the policy so please read it carefully. All other terms, conditions, limits and provisions of this policy remain unchanged.

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