



## Automobile Policy Amendment Named Non-Owner Coverage

Policy Number:

**Your** policy provisions are amended as follows:

The coverages shown in the declarations to this policy apply to the use of any auto by or on behalf of an **insured**. This agreement is subject to the following provisions.

### SECTION I - LIABILITY COVERAGES DEFINITIONS

The following definitions are replaced as follows:

1. **Non-owned auto** means: a **private passenger auto**, **farm auto** or **utility auto** or **trailer** furnished for **your** use which is not owned by either **you** or a **relative**. Such use must be:
  - a) with the permission of the owner; or
  - b) reasonably believed to be within the owner's permission; and
  - c) within the scope of that permission.
2. **Owned auto** means: a **private passenger auto**, **farm auto** or **utility auto** **you** acquire on the date **you** become the owner provided:
  - a) **you** acquire the vehicle during the policy period; and
  - b) **you** ask us to insure it within 30 days after **you** acquire ownership.

Any coverage provided terminates as of the time and date any other insurance becomes effective on the auto.

### PERSONS INSURED

Items 1. and 2. that follow the phrase "Section I applies to the following with regard to a **non-owned auto**" are replaced as follows:

1. **You** when using a **non-owned auto** or **trailer**.
2. Any other person or organization for his or its liability because of acts or omissions of an **insured** under 1. above.

### SECTION II - AUTO MEDICAL PAYMENTS DEFINITIONS

This part is replaced as follows:

The definitions of the terms for Section I apply to this coverage except for the terms **non-owned auto** and **owned auto**.

The definitions of the terms **non-owned auto** and **owned auto** shown under Section I of this endorsement apply to this Coverage.

### PAYMENTS WE WILL MAKE

Under this part, the paragraph following the phrase "This coverage applies to:" is replaced as follows:

This Coverage applies to:

1. **You** and each **relative** who sustains **bodily injury** while **occupying** an **owned auto**.
2. **You** while **occupying** a **non-owned auto**.
3. **You** when struck as a pedestrian by an auto or **trailer**
4. A **relative** when struck as a pedestrian by an auto or **trailer** but only if coverage is provided under this amendment for an **owned auto** as defined.
5. Any other person who sustains **bodily injury** caused by accident while **occupying**:
  - a) an **owned auto** while being used by **you**, a resident of **your** household, or other persons with **your** permission; or
  - b) a **non-owned auto** while operated or **occupied** by **you** or when it is operated for **you** by **your** private chauffeur or domestic servant.

### SECTION III - PHYSICAL DAMAGE COVERAGES

#### DEFINITIONS

This part is replaced as follows:

The definitions of the terms **auto business**, **farm auto**, **private passenger auto**, **relative**, **temporary substitute auto**, **utility auto**, **you** and **war** under Section I of the policy apply to this Section. The definitions of the terms **non-owned auto** and **owned auto** shown under Section I of this amendment apply to this Section. Under this Section, the following special definitions apply:

1. **Collision** means **loss** caused by:
  - a) upset of the **owned auto** or **non-owned auto**; or
  - b) collision of the **owned auto** or **non-owned auto** with another object including an attached vehicle.
2. **Insured** means:
  - a) regarding an **owned auto**
    - (i) **you** and **your relatives**;
    - (ii) a person or organization maintaining, using or having custody of the auto with **your** permission. The use must be within the scope of that permission.
  - b) regarding a **non-owned auto**:
    - (i) **you** while using the **non-owned auto**:
3. **Loss** means direct and accidental loss of or damage to:
  - a) an **owned auto** or **non-owned auto**, including its equipment; or
  - b) other insured property.

#### ADDITIONAL PAYMENTS WE WILL MAKE UNDER THE PHYSICAL DAMAGE COVERAGE

Item 1. is replaced as follows:

1. We will reimburse the **insured** for transportation expenses incurred during the period beginning 48 hours after a total theft of an **owned auto** covered by Comprehensive Coverage under this policy has been reported to us and to the police. Reimbursement ends when the auto is returned to use or we pay for the **loss**.  
Reimbursement will not exceed \$25.00 per day nor \$750.00 per **loss**.

#### SECTION IV - UNINSURED MOTORISTS COVERAGE/UNDERINSURED MOTORISTS COVERAGE

If Uninsured Motorists or Underinsured Motorists Coverage is provided under this policy, the definition of **insured auto** includes a **non-owned auto** furnished for **your** regular use. It includes use by **your** spouse if a resident of **your** household.

THE COMPANY affirms this amendment.



W.C.E. Robinson  
Secretary



O. M. Nicely  
President