

NAMED DRIVER – NON OWNER AUTOMOBILE INSURANCE ENDORSEMENT

AGREEMENT

It is agreed that this endorsement is attached to and forms part of policy # _____, issued to _____ an effective date of _____. The policy is amended as follows:

AMENDMENT 1.

For purposes of the insurance provided under this endorsement only, Definitions 2 and 8 of the DEFINITIONS USED THROUGHOUT THIS POLICY are modified as follows:

2. "**You**" and "**Your**" mean only the individual person(s) named as the insured(s) in the **Declarations**.

8. "**Your Insured Car**" means:

- (a) Any non-owned **private passenger car** or **utility car**, or
- (b) Any newly acquired **private passenger car**, **utility car** or **utility trailer** for a period not to exceed seventy-two (72) hours from the date of purchase.
- (c) "**Your Insured Car**" does not include any vehicle which is:

- 1. Owned by **you**, registered in **your** name, or provided for **your** regular use.
- 2. Vehicles owned by **your** employer, any **relative**, nonresident spouse, or any person **you** reside with;
- 3. Any non-private passenger type automobile.
- 4. Any vehicle used in **your** occupation or is any way work related.

AMENDMENT 2.

UNDER PART I, COVERAGE A – LIABILITY COVERAGE,

For purposes of the insurance provided under this endorsement only, the Definition of "**Insured Person**" or "**Insured Persons**" as used in this Part, is modified as follows:

This **policy**, extends coverage under this endorsement only for the individual as a Named Driver Non Owner listed on the **Declarations page**. This **policy** does not provide coverage for passengers or any other operators who may drive your insured car; no permissive operators are covered.

AMENDMENT 3.

PART I – LIABILITY COVERAGE

OTHER INSURANCE is changed to add the following wording:

The insurance provided by this NAMED DRIVER-NON OWNER AUTOMOBILE INSURANCE ENDORSEMENT will be excess for all coverage over any other collectible insurance.

AMENDMENT 4.

The terms and conditions of this **policy** and California statutes apply to UNINSURED MOTORIST COVERAGE. No coverage applies for property damage to your insured care under UNINSURED MOTORIST COVERAGE.

AMENDMENT 5.

This Named Operator – Non Owner Automobile Insurance Endorsement applies only to the LIABILITY section of this policy. No coverage applies under PART IV CAR DAMAGE COVERAGE D – CAR DAMAGE.

AMENDMENT 6.

In the event that you become the owner of any car and would like coverage under this **policy**, you may remove this NAMED DRIVER – NON OWNER AUTOMOBILE INSURANCE ENDORSEMENT by giving us **notification** during the first 72 hours after acquisition of the car.