



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, farm 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, farm 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 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 definition 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** or **non-owned auto**; or
 - b) collision of the **owned** 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** or **non-owned auto**, including its equipment; or
- b) their insured property.

4. **"Trailer"** means a trailer designed for use with a **private passenger auto** and not used as a:

- a) home;
- b) office;
- c) store;
- d) display; or
- e) passenger trailer.

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