Policy Number:

Your policy provisions are amended as follows:
We will provide coverages as shown for the non-individually owned auto(s) listed in the declaration for which this endorsement is attached.

SECTION I - LIABILITY COVERAGE
EXCLUSIONS
The following additional exclusions apply:

a. Liability assumed by you under a contract or agreement is not covered.
b. Any obligation that you or any Company as your insurer may be liable for under any workers’ compensation, unemployment compensation or disability benefits law, or any such similar law, is not covered.

PERSONS INSURED
Who is Covered
Section I applies to the following as insureds with regard to an owned auto:

1. You;
2. Any person using the owned auto with your permission. The actual use must be within the scope of that permission;
3. Any other person or organization for his or its liability because of acts or omissions of an insured under 1. and 2. above.

Section I applies to the following as insured with regard to a non-owned auto:

1. You when using a private passenger auto or trailer. Such use must be with the permission or reasonably believed to be with the permission, of the owner and within the scope of that permission.

The limits of liability stated in the declaration are our maximum obligations regardless of the number of insureds involved in the occurrence.

SECTION II - AUTO MEDICAL PAYMENTS
PAYMENTS WE WILL MAKE
The Section "This coverage applies to" is changed to:
This coverage applies to:

1. You for bodily injury caused by accident:
   a. While occupying the owned auto; or
   b. While occupying a non-owned auto; or
   c. When struck as a pedestrian by an auto.
2. Any other person who sustains bodily injury caused by an accident while occupying the owned auto while being used by you, or while being used with your permission.

EXCLUSIONS
The following additional exclusion applies:
There is no coverage for persons employed by you in:

1. domestic employment if benefits are payable under any workers’ compensation law; or
2. other employment.

SECTION III - PHYSICAL DAMAGE COVERAGE
DEFINITIONS
The definition of "Insured" is changed to:

2. "Insured" means:
   a. regarding the owned auto:
      i. you;
      ii. a person or organization maintaining, using or having custody of the auto with your permission and whose use is within the scope of that permission.
   b. regarding a non-owned auto; you, using the auto. The actual operation or use must be with the permission or reasonably believed to be with the permission of the owner and within the scope of that permission.

ADDITIONAL PAYMENTS WE WILL MAKE UNDER THE PHYSICAL DAMAGE COVERAGE
This Section is replaced entirely by the following:
1. We will reimburse you for transportation expenses incurred during the period beginning 48 hours after a theft of the entire auto covered by this policy has been reported to us and 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.
2. We will pay general average and salvage charges for which you become legally liable when the auto is being transported.
EXCLUSIONS
The following additional exclusions apply:

a. Wearing apparel and personal effects are not covered.

b. The owned auto is not covered if used for illegal trade or transportation, or if it is confiscated by a legitimate government or civil authority.

c. The owned auto is not covered if it is or becomes subject to a bailment lease, conditional sale, purchase agreement, mortgage or other encumbrance not specifically declared and described in the policy.

LIMIT OF LIABILITY
Limit of Liability number 3. is removed entirely.
Personal effects are not covered.

SECTION V - GENERAL CONDITIONS
Condition 2, "PREMIUM", is replaced by the following:
When you dispose of, acquire ownership of, or replace an owned auto, any necessary premium adjustment will be made as of the date of the change and in accordance with our manuals.

THE COMPANY affirms this endorsement.

W. C. E. Robinson
Secretary

O. M. Nicely
President