In Section I of this endorsement “insured” means:

1. the person(s) named in the schedule above. It includes a spouse if a resident of the same household; and
2. any other person or organization not owning the auto or trailer for his or its liability for acts or omissions of an insured.

The following exclusions are added:

1. There is no coverage for bodily injury to any person:

2. The first sentence of exclusion 2 of Section I of the policy is changed to read: Section I does not apply to any vehicle while being used to carry passengers or goods for hire.

3. Exclusion 9. of Section I is changed to read:

9. We do not cover any auto maintained or used by a person while he is employed or otherwise engaged in any auto business or any other business of the insured.

The definition of “insured” in Section I of this endorsement applies to Section II.

We do cover an auto, including an attached trailer operated or occupied by an insured, his chauffeur or domestic servant.

4. There is no coverage for any auto or trailer owned by the insured or a member of his household. This exclusion does not apply to an auto or trailer owned by the insured’s private chauffeur or domestic servant.

SECTION II - AUTO MEDICAL PAYMENTS

DEFINITIONS

The definition of “insured” in Section I of this endorsement applies to Section II.

PAYMENTS WE WILL MAKE

We agree that the insurance provided by Section II of the policy applies for bodily injury sustained:

1. by you or a relative while occupying an auto furnished for the regular use of an insured; and

2. by an insured while occupying an auto furnished for your or your relatives regular use;

3. by any person occupying an auto or trailer operated or occupied by an insured or operated on his behalf by his private chauffeur or domestic servant.

EXCLUSIONS

The following exclusions are added:

1. There is no coverage for bodily injury to any person:
a. while *occupying* an auto used to transport persons or goods for hire; or

b. resulting from his maintenance or use of any auto or trailer in any other business or occupation. He is covered for *bodily injury* resulting from the operation or occupancy of an auto or trailer by the insured or by his private chauffeur or domestic servant.

2. There is no coverage for any auto or trailer owned by the insured or a member of his household. This exclusion does apply to an auto or trailer owned by the insured’s private chauffeur or domestic servant.

SECTION IV - UNINSURED MOTORISTS AND UNDERINSURED MOTORISTS COVERAGES

We agree that:

If Uninsured Motorists or Underinsured Motorists Coverage is provided under the 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.

This endorsement forms a part of your policy. It is effective at 12:01 A.M. local time at your address on the effective date shown above.