
NAMED NON-OWNER COVERAGE

WARNING

A NAMED DRIVER POLICY DOES NOT PROVIDE COVERAGE FOR INDIVIDUALS RESIDING IN THE INSURED'S HOUSEHOLD THAT ARE NOT NAMED ON THE POLICY.

This coverage is subject to all the provisions of the policy with respect to the coverages and individuals shown in the Declarations except as modified as follows:

I. Definitions

The General Definitions in the General Provisions Section are amended as follows:

- A. The definitions of "you" and "your" are replaced by the following:
"You" and "your" refer to the individual named in the Declarations.
- B. The definition of "your covered auto" is replaced by the following:
"Your covered auto" means a "newly acquired auto".
- C. The definition of "newly acquired auto" is replaced by the following:
"Newly acquired auto" means any of the following types of vehicles you become the owner of during the policy period:
 - 1. A private passenger auto; or
 - 2. A pickup, utility vehicle or van that has a Gross Vehicle Weight Rating of 25,000 lbs. or less that:
 - a. Is not used primarily for the delivery or transportation of goods, materials or supplies, other than samples; or
 - b. Is used for farming or ranching.

This provision applies only:

 - 1. If you acquire the vehicle during the policy period; and
 - 2. For 20 days after you become the owner.

This insurance does not apply if other insurance applies with respect to "newly acquired autos".

II. LIABILITY COVERAGE SECTION

The Liability Coverage Section is amended as follows:

- A. The definition of "insured" is amended by deleting any reference to "resident relative".
- B. The Exclusions are amended as follows:
 - 1. Exclusions A.6. and A.7. are replaced by the following:

We do not provide Liability Coverage for any person maintaining or using any vehicle in the "business" of that person. This exclusion does not apply to an auto operated or "occupied" by you.

- 2. Exclusions B.2. and B.3. are replaced by the following:

We do not provide Liability Coverage for the ownership, maintenance or use of:

- a. Any vehicle, other than "your covered auto" which is owned by you; or
 - b. Any vehicle, other than "your covered auto", which is owned by any "resident relative". However, this exclusion does not apply to your maintenance or use of any vehicle which is owned by a "resident relative".
 - c. Any vehicle other than a private passenger auto, pickup, or van which is furnished or available for your regular use.
- C. The Out Of State Coverage provision is replaced by the following:

Out Of State Coverage

If an auto accident to which this policy applies occurs in any state or province other than where you reside, we will interpret your policy for that accident as follows:

- A. If the state or province has:
 - 1. A financial responsibility or similar law specifying limits of liability for "bodily injury" or "property damage" higher than the limit shown in the Declarations, your policy will provide the higher specified limit.
 - 2. A compulsory insurance or similar law requiring a nonresident to maintain insurance whenever the nonresident uses a vehicle in that state or province, your policy will provide at least the required minimum amounts and types of coverage.
- B. No one will be entitled to duplicate payments for the same elements of loss.

III. MEDICAL PAYMENTS COVERAGE SECTION

If the Declarations indicates that Medical Payments Coverage applies, the provisions of the Medical Payments Coverage Section apply except as follows:

- A. The definition of “insured” is amended by deleting any reference to “resident relative”.
- B. The Exclusions Section is amended as follows:
 - 1. Exclusion 6. does not apply.
 - 2. Exclusions 5. and 8. are replaced by the following:
We do not provide Medical Payments Coverage for any person for “bodily injury”:
 - a. Sustained while “occupying” or when struck by, any vehicle (other than “your covered auto”) which is owned by you; or
 - b. Sustained while “occupying” any vehicle used in the “business” of that person. This exclusion does not apply to a vehicle operated or “occupied” by you.

IV. UNINSURED MOTORISTS COVERAGE SECTION

If the Declarations indicates that Uninsured Motorists Coverage applies, the provisions of the Uninsured Motorists Coverage Section apply except as follows:

- A. The definition of “insured” is amended by deleting any reference to “resident relative”.
- B. The definition of “uninsured motor vehicle” in the Insuring Agreement is amended by deleting any reference to “resident relative”.

V. PERSONAL INJURY PROTECTION COVERAGE SECTION

If the Declarations indicates that Personal Injury Protection coverage applies, the definition of “insured” is amended by deleting any reference to “resident relative”.