

**NON-OWNED VEHICLE
EXCESS COVERAGE**

With respect to any **motor vehicle** described in the Declarations for which this endorsement is listed, the provisions of the policy apply except as modified by this endorsement. Coverage is provided only when a premium is shown for the coverage.

A. Under **AUTOMOBILE LIABILITY**:

1. **ADDITIONAL DEFINITIONS FOR THIS COVERAGE**:

a. **"COVERED AUTOMOBILE"**, the following is added:

4. an **automobile**, including any replacement vehicles of similar make and model, which is not owned or hired by **you** or any **relative**, but is furnished to, or made available for regular use to **you** or any **relative**, which is described in the Declarations, and for which a specific premium is charged for this coverage.

b. **"NON-OWNED AUTOMOBILE"**, the following is added:

EXCEPTION: An **automobile**, including any replacement vehicle of similar make and model, which is not owned or hired by **you** or any **relative** and is included in the definition of a **covered automobile** is not considered a **non-owned automobile**.

2. **OTHER INSURANCE**, the following is added:

With respect to the vehicle for which this endorsement applies, any insurance provided by this policy shall be excess over any other insurance. If there is other excess or contingent insurance not issued by **us**, any insurance provided by this policy shall be excess.

B. Under **AUTOMOBILE MEDICAL EXPENSE**:

1. **ADDITIONAL DEFINITIONS FOR THIS COVERAGE**:

a. **"COVERED AUTOMOBILE"**, the following is added:

4. an **automobile**, including any replacement vehicles of similar make and model, which is not owned or hired by **you** or any **relative**, but is furnished to, or made available for regular use to **you** or any **relative**, which is described in the Declarations, and for which a specific premium is charged for this coverage.

b. **"NON-OWNED AUTOMOBILE"**, the following is added:

EXCEPTION: An **automobile**, including any replacement vehicle of similar make and model, which is not owned or hired by **you** or any **relative** and is included in the definition of a **covered automobile** is not considered a **non-owned automobile**.

2. **OTHER INSURANCE**, the following is added:

With respect to the vehicle for which this endorsement applies, any insurance provided by this policy shall be excess over any other insurance. If there is other excess or contingent insurance not issued by **us**, any insurance provided by this policy shall be excess.

C. Under **UNINSURED AND UNDERINSURED MOTORISTS**:

1. **ADDITIONAL DEFINITIONS FOR THIS COVERAGE:**

a. **"COVERED AUTOMOBILE"**, the following is added:

5. an **automobile**, including any replacement vehicles of similar make and model, which is not owned or hired by **you** or any **relative**, but is furnished to, or made available for regular use to **you** or any **relative**, which is described in the Declarations, and for which a specific premium is charged for this coverage.

b. **"NON-OWNED AUTOMOBILE"**, the following is added:

EXCEPTION: An **automobile**, including any replacement vehicle of similar make and model, which is not owned or hired by **you** or any **relative** and is included in the definition of a **covered automobile** is not considered a **non-owned automobile**.

2. **OTHER INSURANCE**, the following is added:

With respect to the vehicle for which this endorsement applies, any insurance provided by this policy shall be excess over any other insurance. If there is other excess or contingent insurance not issued by **us**, any insurance provided by this policy shall be excess.