AMENDATORY ENDORSEMENT

The following endorsement changes your policy. Please carefully read this document and keep it with your policy.

For Part I (Coverages A, B, C and Non-Owners), II (Coverages D, E, M and I), and III (Coverages J, K, and L), the following section is added to EXCLUSIONS:

This policy does not apply to any bodily injury or property damage, including damage to an owned automobile, if at the time of loss, the auto was being operated by a licensed driver who was not listed on the Policy Declarations as a driver and who was either:

a) a resident;

b) a relative or non-relative who is not a resident but is temporarily staying in your home longer than 90 days; or

c) a regular operator, as defined in this policy.

The Company will not apply this exclusion under the following circumstances:

a) The driver operating the owned auto became a resident, began temporarily staying in the named insured’s home, or became a licensed driver no more than 90 days prior to the loss;

b) At the time of the loss, the driver was listed as an insured or licensed operator under another automobile insurance policy;

c) At the time of the loss, the driver was operating the owned auto:
   i) for the purpose of obtaining emergency medical treatment for a passenger in the owned auto; or
   ii) because of the intoxicated condition of all other licensed drivers in the auto, and the driver was not legally intoxicated. Coverage will not apply unless a police accident report is obtained at the scene of the accident or, if a police accident report is not available at the scene of the accident, as soon as possible thereafter.

or

d) The driver has expressed or implied permission from the named insured to operate the owned auto and is not a resident or a guest temporarily staying in the named insured’s home more than 90 days prior to the loss.

All other policy terms and conditions apply.