PENNSYLVANIA NAMED DRIVER ONLY PERSONAL AUTO POLICY
ENDORSEMENT

IMPORTANT: Please read this Pennsylvania Named Driver Only Personal Auto Policy Endorsement carefully. It further restricts applicable coverages under your Pennsylvania Basic Personal Auto Policy. **We will only provide coverage for drivers listed on your policy. We will not provide coverage for any other driver of the insured auto.** Please consult this endorsement for details on these coverage restrictions. Please consult your Pennsylvania Basic Personal Auto Policy for details on these and other coverage restrictions.

A. PART A – LIABILITY COVERAGE

ADDITIONAL DEFINITIONS USED IN PART A ONLY
The definition of **insured person** is replaced with the following:
As used in this part, “**insured person**” means with respect to the **insured auto**:

1. You, a relative or a resident,
2. Any other person listed on the application or endorsed on the policy before a loss.

EXCLUSIONS – PART A ONLY
The following exclusion is added:

**We do not cover bodily injury or property damage resulting from ownership, maintenance or use of the insured auto by any person not listed on the Declarations Page before a loss.**

Delete exclusions 4, 5, and 15 from your policy.

LIMITS OF LIABILITY – PART A ONLY
This section is replaced with the following:

As to any **insured person**, the limits of liability shown on the Declarations Page shall apply. **We** will pay these limits of liability as follows:

1. The **bodily injury** limit for “each person” is the maximum **we** will pay for all damages, including damages for derivative claims, resulting from **bodily injury** sustained by one (1) person in one (1) **accident**. Derivative claims include all damages for care, loss of services, loss of society and loss of consortium to others. Damages for derivative claims will be payable only under the same “each person” limit of liability as the **bodily injury** from which they derive.

2. The **bodily injury** limit for “each accident” is the maximum **we** will pay for all damages, including damages for derivative claims, resulting from bodily injury sustained by more than one (1) person in one (1) **accident**. Derivative claims include all damages for care, loss of services, loss of society and loss of consortium to others. Damages for derivative claims will be payable only under the same “each accident” limit of liability as the **bodily injury** from which they derive.

3. The **property damage** limit for “each accident” is the most we will pay for all damages to property, including loss of its use, in one (1) **accident**.

**We will not pay bodily injury or property damage in any amount exceeding the minimum statutory limits of the state where the accident occurs arising out of the use of the insured auto while the insured person is in the commission of a crime.**
This is the maximum we will pay, despite the number of premiums or autos listed on the Declarations Page, insured persons, claims, claimants, policies, or vehicles involved in the accident. Any amount paid or payable under this coverage to or for an insured person will be reduced by any payment made to that person under Part C – Uninsured Motorist Coverage or Part D – Underinsured Motorist Coverage of this policy.

B. PART E – COVERAGE FOR DAMAGE TO THE INSURED AUTO

ADDITIONAL DEFINITIONS USED IN PART E ONLY
The definition of Authorized driver is replaced with the following:

“Authorized driver” means:
   a. You, or
   b. Any other person listed on the application or added by an endorsement during the policy term before a loss.

EXCLUSIONS – PART E ONLY
The following exclusion is added:
We do not cover loss caused to the insured auto when it is driven, operated or used by any person who is not an authorized driver.

Exclusion 26. is replaced with the following:

26. Caused intentionally by, or at the direction of, an authorized driver. However, this exclusion shall not apply to a loss to the insured auto to the extent of the legal interest of an authorized driver who sustains the loss as the result of domestic violence by an authorized driver and who did not direct, participate in, or consent to the intentional act.

Delete exclusion 31 from your policy.

All other terms, limits, conditions and provisions of the policy remain unchanged.