



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.