IMPORTANT: Please carefully read this Pennsylvania Named Driver Only Personal Auto Policy Endorsement. This endorsement further restricts applicable coverages under your Pennsylvania Personal Auto Policy. We will only provide coverage for drivers specifically 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.

A. PART A – LIABILITY COVERAGE

ADDITIONAL DEFINITIONS USED IN PART A ONLY

The definition of insured is replaced with the following:

As used in this Part A, insured person means with respect to the insured auto:

1. You, a relative, or a resident; or
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 8 and 25 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 person” is the maximum we will pay for
all damages, including damages for derivative claim, 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 for 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 premium or autos listed on the Declarations Page, insured persons, claims, claimant, 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 and Underinsured Motorist Coverages of this policy.

B. PART D – PHYSICAL DAMAGE TO THE INSURED AUTO

ADDITIONAL DEFINITIONS USED IN PART D 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 loss.

EXCLUSIONS – PART D 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 13 is replaced with the following:

13. Loss due to and resulting from intentional acts, or reasonably expected to result from the intentional or felonious omissions, committed by an authorized driver. This exclusion applies even if the authorized driver:
   a. Lacks the mental capacity to control or govern his or her own conduct, including, but not limited to being under the influence of or being mentally incapacitated by any drug, medication, alcohol, or other substance.
   b. Is temporarily insane or temporarily lacks the mental capacity to
control or govern his or her conduct or is temporarily unable to form any intent to cause or property damage;

c. Such property damage is of a different kind or greater degree than intended or reasonably expected by the authorized driver; or
d. Such property damage is sustained by a different person than intended or reasonably expected by the authorized driver.

However, this exclusion does not apply in the case where an innocent insured did not cooperate in or contribute to the creation of the loss and the loss arose out of a pattern of criminal domestic violence and the perpetrator of the loss is criminally prosecuted for the act causing the loss.

Delete Exclusion 22 from your policy.

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