



**American Freedom
Insurance Company**
1699 Wall St., Suite 600
Mount Prospect, IL 60056

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

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.