POLICY NUMBER: **PERSONAL AUTO** FMH 13 39 12 12

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NAMED DRIVER EXCLUSION ENDORSEMENT – SOUTH DAKOTA

With respect to the coverage(s) for which the Named Driver Exclusion applies, the provisions of the policy apply unless modified by the endorsement.

SCHEDULE

The Named Driver Exclusion Endorsement applies with respect to the "named excluded driver" indicated below or in the Declarations. Name Of "Named Excluded Driver":			
I. Definitions	II. Named Driver Exclusion		
The following definition is added: "Named excluded driver" means a person who is shown in the Schedule or in the Declarations as a named excluded driver.	With respect to all coverage under the policy, we will not pay damages, expenses or loss arising out of the maintenance or use of any auto or trailer by the "named excluded driver".		
The undersigned acknowledges and understands that the effective and that it shall remrenewal, reinstatement, substitute, modified, replacement	nain in effect for the term of the policy and for each		
	t or amended policy, unless discontinued by us.		
Signature Of Named Insured:			
Signature Of Named Insured:			
Signature Of Named Excluded Driver:			
Date Signed:			
This endorsement must be attached to the Change Endor	rsement when issued after the policy is written.		