

NAMED DRIVER EXCLUSION ENDORSEMENT

VOIDING AUTOMOBILE INSURANCE WHILE A CERTAIN PERSON IS OPERATING AUTOMOBILE(S)

READ THIS ENDORSEMENT CAREFULLY IT IS A LEGAL DOCUMENT THAT RESRICTS COVERAGE

This endorsement, effective _____,
forms a part of Policy No. _____,
issued to _____,
by **FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA** herein referred to as the "Company".

As a condition of the continuation of this policy, the "Company" will not be responsible or participate in any loss in excess of state minimum financial responsibility requirements involving any vehicle insured on the policy, or any other automobile to which the terms of the policy are extended, or any non-owned automobile that is operated or in control of the excluded driver named in this endorsement or shown on the declarations.

This Restricted Driver Endorsement applies to all loss in excess of the state minimum financial responsibility laws involving motor vehicles in effect at the time the loss occurs. This exclusion will apply to all coverages.

Named Excluded Driver

The "Company" retains the right to pursue reimbursement from an Insured for damages paid out on the named excluded driver's behalf with respect to the legally required minimum financial responsibility requirements applicable in Minnesota statute for Part A – Liability Coverage, Part C – Uninsured/Underinsured Motorists Coverage and Personal Injury Protection coverage of the policy.

This voiding endorsement shall continue in effect on through the term of this policy, unless you are otherwise notified in writing by the Company.

In all other respects this policy remains unchanged.

The excluded operator and named insured and owner and spouse accept and understand this endorsement as witness such signatures:

Excluded Operator _____ Date _____

Named Insured _____ Date _____

Owner _____ Date _____

Spouse _____ Date _____

Countersigned at

Authorized Representative
