

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

JOINT OWNERSHIP COVERAGE

SCHEDULE

Name Of Joint Owner(s):
Name And Address Of Joint Owner(s) If A Nonresident Relative:
Description Of Jointly Owned Vehicle(s):
1.
2.
3.
Additional Liability Coverage Exclusion:
If indicated to the left or in the Declarations, the additional Liability Coverage exclusion under Section II. of this endorsement does not apply.
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

The provisions of the Policy apply unless modified by this endorsement.

I. Definitions

The **Definitions** Section is amended as follows:

- A.** For the purpose of the coverage provided by this endorsement, "you" and "your" refer to two or more:
 - 1. Individuals, other than spouses, residing in the same household; or
 - 2. "Nonresident relatives"; who jointly own:
 - 1. A private passenger auto; or
 - 2. A pickup or van that:
 - a. Has a Gross Vehicle Weight Rating of 10,000 lbs. or less; and
 - b. Is not used for the delivery or transportation of goods and materials unless such use is:
 - (1) Incidental to your "business" of installing, maintaining, or repairing furnishings or equipment; or
 - (2) For farming or ranching.

- B.** The definition of "your covered auto" is replaced by the following:

"Your covered auto" means:

- 1. Any vehicle shown in the Schedule or in the Declarations.
- 2. A "newly acquired auto".
- 3. Any "trailer" you own.
- 4. Any auto or "trailer" you do not own while used as a temporary substitute for any other vehicle described in this definition which is out of normal use because of its:
 - a. Breakdown;
 - b. Repair;
 - c. Servicing;
 - d. Loss; or
 - e. Destruction.

This provision (4.) does not apply to Coverage For Damage To Your Auto.

C. The following definition is added:

"Nonresident relatives" means two or more persons related by blood, marriage or adoption who reside in separate households. This includes a ward or foster child.

II. Part A – Liability Coverage

The following exclusion is added to Part **A** unless the Schedule or Declarations indicates that such exclusion does not apply:

We do not provide Liability Coverage for the ownership, maintenance or use of any vehicle, other than "your covered auto" by any:

1. "Nonresident relative"; or
2. "Family member" of a "nonresident relative".