

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

JOINT OWNERSHIP COVERAGE – ILLINOIS**SCHEDULE**

Description Of Vehicle			
1.			
2.			
3.			
Additional Liability Coverage Exclusion			
<input type="checkbox"/> If indicated to the left or in the Declarations, the additional Liability Coverage exclusion under Section II. of this endorsement does not apply.			
Coverage is provided where a premium and a limit of liability are shown for the coverage.			
Vehicle	Liability Coverage	Limit Of Liability	Premium
1.	Bodily Injury	\$ Each Person	\$
		\$ Each Accident	
	Property Damage	\$ Each Accident	\$
2.	Bodily Injury	\$ Each Person	\$
		\$ Each Accident	
	Property Damage	\$ Each Accident	\$
3.	Bodily Injury	\$ Each Person	\$
		\$ Each Accident	
	Property Damage	\$ Each Accident	\$
Vehicle	Medical Payments Coverage	Limit Of Liability	Premium
1.		\$ Each Person	\$
2.		\$ Each Person	\$
3.		\$ Each Person	\$
Vehicle	Uninsured Motorists Coverage	Limit Of Liability	Premium
1.	Bodily Injury	\$ Each Person	\$
		\$ Each Accident	
	Property Damage	\$ Each Accident	\$
2.	Bodily Injury	\$ Each Person	\$
		\$ Each Accident	
	Property Damage	\$ Each Accident	\$
3.	Bodily Injury	\$ Each Person	\$
		\$ Each Accident	
	Property Damage	\$ Each Accident	\$

Vehicle	Collision Coverage	Limit Of Liability	Premium
1.		Less \$ Deductible	\$
2.		Less \$ Deductible	\$
3.		Less \$ Deductible	\$
Vehicle	Other Than Collision Coverage	Limit Of Liability	Premium
1.		Less \$ Deductible	\$
2.		Less \$ Deductible	\$
3.		Less \$ Deductible	\$
Total Premium \$			

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:
 - a. Spouses; or
 - b. Parties who have entered into a civil union recognized under Illinois law; residing in the same household; or

2. "Non-resident 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:

"Non-resident relatives" means two or more persons:

1. Related by blood, marriage or adoption; or
2. Who have entered into a civil union recognized under Illinois law;

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. "Non-resident relative"; or
2. "Family member" of a "non-resident relative".