

COVERAGE WHILE CARRYING PERSONS FOR A CHARGE

This endorsement is a part of the policy. Except for the changes this endorsement makes, all other provisions of the policy remain the same and apply to this endorsement.

1. LIABILITY COVERAGE

Exclusions

Exclusion 6. is changed to read:

THERE IS NO COVERAGE FOR AN **INSURED** FOR DAMAGES ARISING OUT OF THE OWNERSHIP, MAINTENANCE, OR USE OF A VEHICLE WHILE IT IS:

- a. MADE AVAILABLE; OR
- b. BEING USED

TO CARRY **PERSONS** FOR A CHARGE. This exclusion does not apply:

- a. to the use of a **private passenger car** on a share-the-expense basis;
- b. to **you** or a **resident relative occupying a non-owned car**, or
- c. if the carrying of **persons** is incidental to the **insured's** business or occupation.

2. MEDICAL PAYMENTS COVERAGE

Exclusions

Exclusion 4. is changed to read:

THERE IS NO COVERAGE FOR AN **INSURED** WHO IS **OCCUPYING** A VEHICLE WHILE IT IS:

- a. MADE AVAILABLE; OR
- b. BEING USED

TO CARRY **PERSONS** FOR A CHARGE. This exclusion does not apply:

- a. to the use of a **private passenger car** on a share-the-expense basis;
- b. to an **insured** while **occupying a non-owned car** as a passenger; or
- c. if the carrying of **persons** is incidental to the **insured's** business or occupation.

3. UNINSURED MOTOR VEHICLE COVERAGE – Bodily Injury

Exclusions

Exclusion 7. is changed to read:

THERE IS NO COVERAGE FOR AN **INSURED OCCUPYING** A VEHICLE WHILE IT IS:

- a. MADE AVAILABLE OR BEING USED TO CARRY **PERSONS** FOR A CHARGE. This exclusion (7.a.) does not apply to:
 - (1) the use of a **private passenger car** on a share-the-expense basis;
 - (2) **you** or a **resident relative occupying a non-owned car** as a passenger; or
 - (3) if the carrying of **persons** is incidental to the **insured's** business or occupation; OR
- b. RENTED TO OR LEASED TO OTHERS BY AN **INSURED**, INCLUDING PERSONAL VEHICLE SHARING, PEER-TO-PEER CAR SHARING, OR OTHER SIMILAR PROGRAM.

4. UNINSURED MOTOR VEHICLE COVERAGE — Bodily Injury and Property Damage

Exclusions

Exclusion 8. is changed to read:

THERE IS NO COVERAGE FOR AN **INSURED OCCUPYING** A VEHICLE WHILE IT IS:

- a. MADE AVAILABLE OR BEING USED TO CARRY **PERSONS** FOR A CHARGE. This Exclusion (8.a.) does not apply to:

- (1) the use of a **private passenger car** on a share-the-expense basis;
 - (2) **you** or a **resident relative occupying a non-owned car** as a passenger; or
 - (3) if the carrying of **persons** is incidental to the **insured's** business or occupation; OR
- b. RENTED TO OR LEASED TO OTHERS BY AN **INSURED**, INCLUDING PERSONAL VEHICLE SHARING, PEER-TO-PEER CAR SHARING, OR OTHER SIMILAR PROGRAM.

5. PHYSICAL DAMAGE COVERAGES

Exclusions

Exclusion 3. is changed to read:

THERE IS NO COVERAGE FOR ANY **COVERED VEHICLE** WHILE IT IS:

- a. MADE AVAILABLE; OR
- b. BEING USED

TO CARRY **PERSONS** FOR A CHARGE. This exclusion does not apply:

- a. to the use of a **private passenger car** on a share-the-expense basis; or
- b. if the carrying of **persons** is incidental to the **insured's** business or occupation.

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