

**SPECIAL PROVISIONS
ENDORSEMENT**

I. Under **AUTOMOBILE LIABILITY**:

A. **ADDITIONAL DEFINITIONS FOR THIS COVERAGE**:

1. "**COVERED AUTOMOBILE**", item 1. is deleted and replaced by:

1. any **motor vehicle** described in the Declarations.

2. "**INSURED**", item 3. is deleted and replaced by:

3. any other person or organization if liable due to the acts or omissions of any person described in 1. or 2. above. This provision does not apply:

a. if the vehicle is a **non-owned automobile** owned or hired by the person or organization.

b. to the United States of America or any of its agencies.

3. "**NON-OWNED AUTOMOBILE**", item 2. is deleted and replaced by:

2. a commercially rented **automobile**, or truck which has a Gross Vehicle Weight Rating of under 26,000 lbs., used by **you** or a **relative** on a temporary basis.

B. **COVERAGE EXCLUSIONS, We** do not cover:

1. item K. is deleted and replaced by:

K. any **motor vehicle** while competing in, practicing for, or preparing for, any prearranged or organized racing, speed contest, hill climbing exhibition or other contest or demonstration.

2. the following items are added:

a. **bodily injury** or **property damage** due to a nuclear reaction, nuclear discharge, radiation or radioactive contamination including any cleanup, decontamination or containment activities.

b. **bodily injury** or **property damage** directly or indirectly caused by or resulting from inhalation, ingestion, existence or exposure to fungi, mold, mushrooms, bacteria, mildew and any mycotoxins, spores, scents or by-products produced by any of these.

c. **bodily injury** or **property damage** arising out of the use of a **motor vehicle** by an employee of the United States Government. This applies only if the provisions of Section 2679 of Title 28, United States Code as amended, require the Attorney General of the United States to defend the employee in any civil action.

C. **LIMIT OF LIABILITY**, the first paragraph is deleted and replaced by:

The limit of liability shown in the Declarations for "each person" for Bodily Injury Liability is the most **we** will pay to all persons for all damages, including damages for care, loss of consortium, emotional distress, loss of services or death, arising out of **bodily injury** sustained by any one

person as the result of any one accident. Subject to this limit for "each person", the limit shown in the Declarations for "each accident" for Bodily Injury Liability is the most **we** will pay to all persons for all damages, including damages for care, loss of consortium, emotional distress, loss of services or death, arising out of **bodily injury** sustained by two or more persons resulting from any one accident.

II. Under **AUTOMOBILE MEDICAL EXPENSE**:

A. **ADDITIONAL DEFINITIONS FOR THIS COVERAGE**:

1. **"COVERED AUTOMOBILE"**, item 1. is deleted and replaced by:
 1. any **motor vehicle** described in the Declarations.
2. **"NON-OWNED AUTOMOBILE"**, item 2. is deleted and replaced by:
 2. a commercially rented **automobile**, or truck which has a Gross Vehicle Weight Rating of under 26,000 lbs., used by **you** or a **relative** on a temporary basis.

B. **COVERAGE EXCLUSIONS, We** do not cover:

1. item I. is deleted and replaced by:
 - I. a **non-owned automobile** while used by a **relative** who owns, leases or has available for their regular use, a **motor vehicle** not described in the Declarations.
2. the following items are added:
 - a. **bodily injury** due to a nuclear reaction, nuclear discharge, radiation or radioactive contamination including any cleanup, decontamination or containment activities.
 - b. **bodily injury** directly or indirectly caused by or resulting from inhalation, ingestion, existence or exposure to fungi, mold, mushrooms, bacteria, mildew and any mycotoxins, spores, scents or by-products produced by any of these.
 - c. **bodily injury** arising out of the use of a **motor vehicle** by an employee of the United States Government. This applies only if the provisions of Section 2679 of Title 28, United States Code as amended, require the Attorney General of the United States to defend the employee in any civil action.

III. Under **UNINSURED AND UNDERINSURED MOTORISTS**:

A. **UNINSURED MOTORISTS COVERAGE**, the last paragraph is deleted and replaced by:

3. any person for damages that person is entitled to recover because of **bodily injury** sustained by anyone described in 1. or 2. above.

B. **UNDERINSURED MOTORISTS COVERAGE**, the last paragraph is deleted and replaced by:

3. any person for damages that person is entitled to recover because of **bodily injury** sustained by anyone described in 1. or 2. above.

C. **LIMIT OF LIABILITY**, the first paragraph is deleted and replaced by:

The limit of liability shown in the Declarations for "each person" is the most **we** will pay to all persons for all damages, including damages for care, loss of consortium, emotional distress, loss of services or death, arising out of **bodily injury** sustained by any one person as the result of any one accident. Subject to this limit for "each person", the limit shown in the Declarations for "each accident" for **bodily injury** liability, is the most **we** will pay to all persons for all damages, including damages for care, loss of consortium, emotional distress, loss of services or death, arising out of **bodily injury** sustained by two or more persons resulting from any one accident. This is the most **we** will pay regardless of the number of:

IV. Under **AUTOMOBILE PHYSICAL DAMAGE**:

A. **ADDITIONAL DEFINITIONS FOR THIS COVERAGE**:

1. "**COVERED AUTOMOBILE**", item 1. is deleted and replaced by:

1. any **motor vehicle** or **trailer** described in the Declarations.

2. "**NON-OWNED AUTOMOBILE**", item 2. is deleted and replaced by:

2. a commercially rented **automobile, trailer**, or truck which has a Gross Vehicle Weight Rating of under 26,000 lbs., used by **you** or a **relative** on a temporary basis.

B. **ADDITIONAL COSTS WE WILL PAY**, item 1. is deleted and replaced by:

1. If a disablement occurs as a result of **loss** to the **covered automobile**, **we** will pay up to \$50 for transportation to reach the intended destination.

C. **COVERAGE EXCLUSIONS**, **We** do not cover:

1. item J. is deleted and replaced by:

J. **loss** due to a nuclear reaction, nuclear discharge, radiation or radioactive contamination including any cleanup, decontamination or containment activities.

2. item L. is deleted and replaced by:

L. **loss** to a **covered automobile** while competing in, practicing for, or preparing for, any prearranged or organized racing, speed contest, hill climbing exhibition or other contest or demonstration.

3. item M. is deleted and replaced by:

M. a **non-owned automobile** while used by a **relative** who owns, leases or has available for their regular use, a **motor vehicle** not described in the Declarations.

4. the following item is added:

a. **loss** due to or resulting from fungi, mold, mushrooms, bacteria, mildew and any mycotoxins, spores, scents or by-products produced by any of these.

D. **MAXIMUM AMOUNT WE WILL PAY**, the last paragraph is deleted and replaced by:

The most **we** will pay for **loss** to a **trailer you** do not own is \$1500.

All other provisions of the policy apply except as modified by this endorsement.