

SAMPLE

Individual Named Insured - CA 99 17 03 06

Policy Amendment(s) Commercial Business Auto Coverage Form - Business Auto Physical Damage Coverage Form - Motor Carrier Coverage Form - Truckers Coverage Form

This endorsement modifies insurance provided under the following:

Business Auto Coverage Form
Business Auto Physical Damage Coverage Form
Motor Carrier Coverage Form
Truckers Coverage Form

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

If you are an individual, the policy is changed as follows:

A. Changes in Liability Coverage

1. The Fellow Employee Exclusion does not apply to **bodily injury** to your or any family member's fellow employees.
2. Personal Auto Coverage

If any auto you own of the **private passenger type** is a covered auto under Liability Coverage:

- a. The following is added to **Who Is An Insured**:

Family members are insured for any covered auto you own of the private passenger type and any other auto described in Paragraph 2.b. of this endorsement.

- b. Any auto you don't own is a covered auto while being used by you or by any family member except:

(1) Any auto owned by any family members.

(2) Any auto furnished or available for your or any family member's regular use.

(3) Any auto used by you or by any of your family members while working in a business of selling, servicing, repairing or parking autos.

(4) Any auto other than an auto of the private passenger type used by you or by any of your family members while working in any other business or occupation.

c. The Pollution Exclusion and, if forming a part of the policy, the Nuclear Energy Liability Exclusion (Broad Form), does not apply to any covered auto of the private passenger type.

d. The following exclusion is added and applies only to private passenger type covered autos:

This Form must be attached to Change Endorsement when issued after the policy is written.
One of the Fireman's Fund Insurance Companies as named in the policy

Secretary

President

SAMPLE

This insurance does not apply to:

Bodily injury or property damage for which an **insured** under the policy is also an **insured** under a nuclear energy liability policy or would be an **insured** but for its termination upon its exhaustion of its limit of liability. A nuclear energy liability policy is a policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters or any of their successors. This exclusion does not apply to **autos** registered or principally garaged in New York.

B. Changes in Physical Damage

Personal Auto Coverage

If any **auto** you own of the **private passenger type** is a covered **auto** under Physical Damage Coverage, a **non-owned auto** will also be considered a covered **auto**. However, the most we will pay for loss to a **non-owned auto** which is a trailer is \$500.

C. Additional Definitions

As used in this endorsement:

1. **Family member** means a person related to you by blood, marriage or adoption who is a resident of your household, including a ward or foster child.
2. The words **you** and **your** include your spouse if a resident of the same household except for a notice of cancellation.
3. When the phrase **private passenger type** appears in boldface it includes any covered **auto** you own of the pick-up or van type not used for business purposes, other than farming or ranching.
4. **Non-owned auto** means any **private passenger type auto**, pick up, van or trailer not owned by or furnished or available for the regular use of you or any **family member**, while it is in the custody of or being operated by you or any **family member**.