

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

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SPECIMEN ONLY

VIRGINIA CHANGES – NON-DEALERS' PROVISIONS

For a covered "auto" licensed or principally garaged in, or "garage operations" conducted in Virginia, this endorsement modifies insurance provided under the following:

GARAGE COVERAGE FORM

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

A. Changes In Covered Autos

Paragraph A. Description Of Covered Auto Designation Symbols of Section I – Covered Autos is amended as follows:

1. The description for **Symbol 27** is replaced by the following:

Symbol 27 – Specifically Described "Autos"

Only those "autos" described in Item Seven of the Non-Dealers' Supplementary Schedule for which a premium charge is shown (and for Liability Coverage any "trailers" you don't own while attached to a power unit described in Item Seven).

2. The description for **Symbol 31** is replaced by the following:

Symbol 31 – "Autos" Held For Sale By Non-Dealers (Physical Damage Coverages)

Any "autos" and the interests in these "autos" described in Item Nine of the Non-Dealers' Supplementary Schedule.

B. Changes In Liability Coverage

Section II – Liability Coverage is amended as follows:

1. Paragraph A.3.a.(2)(c) of the **Who Is An Insured** provision is replaced by the following:

(c) Someone using a covered "auto" while he or she is working in a business of selling, servicing, repairing, parking or storing "autos" unless that business is your "garage operations".

2. The following exclusion is added:

LIQUOR LIABILITY

"Bodily injury" or "property damage" for which an "insured" may be held liable by reason of:

- a. Causing or contributing to the intoxication of any person;

- b. The furnishing of alcoholic beverages to a person under the legal drinking age or under the influence of alcohol; or

- c. Any statute, ordinance or regulation relating to the sale, gift, distribution or use of alcoholic beverages.

This exclusion applies only if you use the premises in part for the following purposes:

- (1) Serving or furnishing alcoholic beverages for a charge whether or not such activity:

- (a) Requires a license; or

- (b) Is for the purpose of financial gain or livelihood; or

- (2) Serving or furnishing alcoholic beverages without a charge, if a license is required for such activity.

C. Changes In Physical Damage Coverage

Section IV – Physical Damage Coverage is amended as follows:

1. **Coverage Extension** is replaced by the following:

a. Transportation Expenses

If your business is shown in the Declarations as something other than an "auto" dealership, we will pay up to \$20 per day to a maximum of \$600 for temporary transportation expense incurred by you because of the total theft of a covered "auto" of the private passenger type. We will pay only for those covered "autos" for which you carry either Comprehensive or Specified Causes of Loss Coverage. We will pay for temporary transportation expenses incurred during the period beginning 48 hours after the theft and ending, regardless of the policy's expiration, when the covered "auto" is returned to use or we pay for its "loss".

b. Loss Of Use Expenses

For Hired Auto Physical Damage, we will pay expenses for which an "insured" becomes legally responsible to pay for loss of use of a vehicle rented or hired without a driver, under a written rental contract or agreement. We will pay for loss of use expenses if caused by:

- (1) Other than collision only if the Declarations indicate that Comprehensive Coverage is provided for any covered "auto";
- (2) Specified Causes Of Loss only if the Declarations indicate that Specified Causes Of Loss Coverage is provided for any covered "auto"; or
- (3) Collision only if the Declarations indicate that Collision Coverage is provided for any covered "auto".

However, the most we will pay for any expenses for loss of use is \$20 per day, to a maximum of \$600.

2. The following is added to Paragraph A. Coverage:

TOWING – NON-DEALERS ONLY

If your business is shown in the Declarations as something other than an "auto" dealership, we will pay up to the limit shown in the Declarations for towing and labor costs incurred each time a covered "auto" of the private passenger type is disabled. However, the labor must be performed at the place of disablement.

3. Paragraph D. Deductible is replaced by the following:

For each covered "auto", our obligation to pay for, repair, return or replace damaged or stolen property will be reduced by the applicable deductible shown in the Declarations provided that:

NON-DEALERS-ONLY SPECIAL DEDUCTIBLE PROVISIONS

If your business is shown in the Declarations as something other than an "auto" dealership, the Comprehensive Coverage deductible does not apply to "loss" caused by fire or lightning.

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