

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

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SPECIMEN ONLY

EXTENDED NON-OWNED COVERAGE (VEHICLES FURNISHED OR AVAILABLE FOR USE AS PUBLIC OR LIVERY CONVEYANCES) – VIRGINIA

SCHEDULE

Unless otherwise indicated below or in the Declarations, Extended Non-Owned Coverage is applicable only to the individual named in the Schedule or in the Declarations.

Name of Individual: _____

If indicated below or in the Declarations, Extended Non-Owned Coverage applies to:

Named Individual and "Family Members" (including Named Individual's Spouse)

Coverage is provided where a premium is shown for the coverage.

Extended Non-Owned Coverage	Premium
Liability	\$ _____
Medical Expense Benefits	\$ _____
Income Loss Benefits	\$ _____
Total Premium	\$ _____

With respect to the individual(s) and coverages indicated in the Schedule or in the Declarations, the provisions of the policy apply unless modified by this endorsement.

I. Extended Non-Owned Coverage

The Extended Non-Owned Coverage provided by this endorsement does not afford coverage under Part **A** of the policy or Medical Expense Benefits Coverage for any accident involving:

- A.** A vehicle owned by an individual named in the Schedule or in the Declarations;
- B.** A vehicle owned by a member of the same household; or
- C.** A temporary substitute vehicle for such owned vehicle described in **A.** or **B.** above.

II. Part A – Liability Coverage

Part **A** is amended as follows with respect to the individual(s) shown as applicable in the Schedule or in the Declarations:

- A.** Exclusion **A.5.** does not apply to the coverages provided by this endorsement.

B. We will provide Liability Coverage arising out of the operation of a vehicle which is furnished or available for use of the named individual as a public or livery conveyance.

C. Exclusion **B.2.** is replaced by the following:

We do not provide Liability Coverage for the ownership, maintenance or use of any vehicle, other than "your covered auto", which is:

- a.** Owned by you; or
- b.** Furnished or available for your regular use.

This Exclusion **B.2.** does not apply to the operation of a vehicle furnished or available for regular use of the named individual as a public or livery conveyance.

III. Medical Expense Benefits Coverage

Medical Expense And Income Loss Benefits Coverage is amended as follows, if a premium is shown in the Schedule or in the Declarations for Medical Expense Benefits Coverage, with respect to the individual(s) shown as applicable in the Schedule or in the Declarations:

- A. Exclusion **2.b.** does not apply for Medical Expense Benefits Coverage.
- B. We will provide Medical Expense Benefits Coverage for "bodily injury" arising out of the operation of a vehicle which is furnished or available for use of the named individual as a public or livery conveyance.
- C. Exclusion **2.d.** is replaced by the following:

We do not provide Medical Expense Benefits Coverage for any "insured" for "bodily injury" sustained while "occupying" any "motor vehicle" (other than "your covered auto") which is:

- a. Owned by you; or
- b. Furnished or available for your regular use.

This Exclusion **2.d.** does not apply to the operation of a vehicle furnished or available for regular use of the named individual as a public or livery conveyance.

IV. Income Loss Benefits Coverage

Medical Expense And Income Loss Benefits Coverage is amended as follows, if a premium is shown in the Schedule or in the Declarations for Income Loss Benefits Coverage, with respect to the individual(s) shown as applicable in the Schedule or in the Declarations:

- A. Exclusion **2.b.** does not apply for Income Loss Benefits Coverage.
- B. We will provide Income Loss Benefits Coverage for "bodily injury" arising out of the operation of a vehicle which is furnished or available for use of the named individual as a public or livery conveyance.
- C. Exclusion **2.d.** is replaced by the following:

We do not provide Income Loss Benefits Coverage for any "insured" for "bodily injury" sustained while "occupying" any "motor vehicle" (other than "your covered auto") which is:

- a. Owned by you; or
- b. Furnished or available for your regular use.

This Exclusion **2.d.** does not apply to the operation of a vehicle furnished or available for regular use of the named individual as a public or livery conveyance.

This endorsement must be attached to the Change Endorsement when issued after the policy is written.

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