

The following endorsement applies only if form number PGA.IP.013D appears on **your Declarations page**:

WARNING: READ THIS ENDORSEMENT CAREFULLY

PGA.IP.013D - INSURED PERSON ENDORSEMENT

WARNING: A NAMED DRIVER POLICY DOES NOT PROVIDE COVERAGE FOR INDIVIDUALS RESIDING IN THE INSURED'S HOUSEHOLD THAT ARE NOT NAMED ON THE POLICY.

The parties agree to the following amendment to the policy:

In Part A - Liability Coverage; Additional Definitions Used in Part A Only. **Insured person** is deleted and replaced by the following:

PART A - LIABILITY COVERAGE

ADDITIONAL DEFINITIONS USED IN PART A ONLY

1. **Insured person** as used in this Part means:
 - a. **You**, for the ownership, maintenance or use of any **auto** or **trailer**.
 - b. Any **relative** who is listed in the **Declarations page** or added by endorsement during the policy term prior to loss for the ownership, maintenance or use of any **auto** or **trailer**.
 - c. Any **resident** of **your household** who is listed in the **Declarations page** or added by endorsement during the policy term prior to loss for the ownership, maintenance or use of any **auto** or **trailer**.
 - d. A person who is not a **relative** or **resident** of **your household** but who is using **your insured auto** with **your** express or implied permission. A **regulator operator** is not considered an **insured person**.

As used in this Part, **resident** shall mean any person living in **your household** other than **you** or a **relative**.

PART A - LIABILITY COVERAGE

EXCLUSIONS – PART A ONLY

35. None of the liability coverages afforded by this policy shall apply while any person who is not an **Insured person** is operating **your insured auto** or any other vehicle.