

This endorsement modifies the insurance policy regarding the use of non-owned cars, specifically for comprehensive and collision coverage. It clarifies that a "Non-Owned Car" is one that is lawfully possessed by a designee and not owned by the policyholder, their resident relatives, the designee, or their household members, including their employers. The term "Owned By" is defined to include ownership, registration, or leasing for six or more consecutive months. The deductible for Comprehensive Coverage is set to the lesser of the lowest deductible listed in the policy or \$250, while the same applies to Collision Coverage. A "Designee" is defined as individuals named in the endorsement and their spouses residing with them. The term "Covered Vehicle" refers to a non-owned car driven by a designee or in their custody under specific conditions. The endorsement also states that if a designee rents a non-owned car, the insurer will cover reasonable loss of use and administrative charges if the designee is legally liable due to a loss covered by the policy. Additionally, if no premium is indicated for Comprehensive or Collision Coverage under the respective coverage symbols, the maximum payout for loss to a covered vehicle is limited to \$30,000 for each type of coverage. All other provisions of the policy remain unchanged.