

This endorsement modifies the existing policy regarding coverage while carrying persons for a charge. It includes an insuring agreement where the insurer agrees to pay any judgment against an insured for injury, death, or property damage (excluding the insured's vehicle) within 30 days, with the insured required to reimburse the insurer for any payments made that would not have been required without this endorsement. Liability coverage excludes damages arising from the ownership, maintenance, or use of a vehicle while it is made available or being used to carry persons for a charge, with exceptions for private passenger cars used on a share-the-expense basis, for the insured or a resident relative in a non-owned car, or if the carrying of persons is incidental to the insured's business. Additionally, there is no coverage if the insured is driving a vehicle while logged onto a transportation network company's digital network. Medical payments coverage similarly excludes coverage for an insured occupying a vehicle under the same conditions, with the same exceptions. Furthermore, physical damage coverage excludes any covered vehicle while it is made available or being used to carry persons for a charge, again with exceptions for private passenger cars on a share-the-expense basis or incidental business use. Lastly, the general terms state that the insurer will provide 10 days written notice of cancellation to the Secretary of the State of Illinois.