

This endorsement modifies the existing insurance policy by extending coverage to a designated person (designee) alongside the named insured. The designee is defined as the individual named in the endorsement and their spouse, provided they reside primarily together. Key definitions are updated, including "Newly Acquired Car," which refers to a car newly owned by the insured, and "Non-Owned Car," which specifies a vehicle in lawful possession of a designee or resident relative that is not owned by them or certain other specified individuals. The term "Resident Relative" is clarified to include individuals related to the designee by blood, marriage, or adoption, as well as foster children. The definition of "Temporary Substitute Car" is also refined to include vehicles temporarily replacing a car that is out of use for various reasons.

Liability coverage is expanded to include designees for the maintenance or use of vehicles owned or furnished by an employer to individuals residing in the designee's household, with specific exclusions for damages related to the handling of property before or after it is moved from a vehicle. Medical Payments Coverage is updated to include designees and resident relatives while occupying various types of vehicles or trailers, or if struck as pedestrians.

Uninsured and Underinsured Motor Vehicle Coverage definitions are adjusted to include designees and resident relatives, with exclusions for vehicles used for hire or in personal vehicle sharing. Physical Damage Coverage definitions are also modified to specify what constitutes a covered vehicle, including newly acquired cars, temporary substitute cars, and non-owned vehicles, provided premiums are indicated in the policy. The term "Insured" is defined to encompass the named insured, designees, and resident relatives. Lastly, a general term regarding newly owned or leased cars is removed, ensuring clarity in the policy's coverage scope and obligations.