

This endorsement modifies the insurance policy to include coverage for the maintenance or use of other cars by the designee and their resident relatives. A "designee" is defined as the individual named in the endorsement and their spouse, while "designee's resident relative" refers to individuals living with the designee who are related by blood, marriage, or adoption. "Other car" is specified as a land motor vehicle with four or more wheels, not including vehicles owned, leased, or loaned to the policyholder or designee. The term "owned by" is clarified to mean owned or registered to an individual.

Liability coverage is expanded to include the designee and their resident relatives for the use of other cars and trailers attached to them. However, exclusions apply, including no coverage for the insured while using a vehicle in connection with employment in a car business, while valet parking, or while using an other car in any business or occupation outside of a car business or valet parking.

Personal injury protection and medical payments coverage are also extended to include the designee and their resident relatives while occupying an other car or trailer, or if struck as a pedestrian.

For uninsured motor vehicle coverage, the definition of "insured" is broadened to include the designee, their resident relatives, and any person occupying a non-owned car operated by the designee. Exclusions specify that there is no coverage for bodily injury sustained by the designee or their resident relatives while occupying a vehicle owned or regularly used by them or their relatives, although this does not apply to the designee if the vehicle is not owned or regularly used by them.