

This endorsement modifies the existing policy, maintaining all other provisions unless specified otherwise. Notably, references to "resident relative" and "non-owned car" are removed. The definition of "Insured" is expanded to include the policyholder for the ownership, maintenance, or use of their car, newly acquired cars, trailers, and temporary substitute cars, as well as any person using these vehicles with the policyholder's consent. However, it excludes the United States and its agencies. Key exclusions include no coverage for bodily injury to a fellow employee during their employment, and no coverage for any insured using a vehicle in connection with a car business, with exceptions for the policyholder and their agents using their own vehicles. Additional exclusions specify no coverage for damages related to the handling of property before or after it is moved by the insured, and for the movement of property using mechanical devices not attached to the vehicle.

In terms of Personal Injury Protection, the definition of "Insured" now includes any person occupying the policyholder's car or newly acquired car with permission, or struck as a pedestrian by such vehicles. For Medical Payments Coverage, the definition of "Insured" is similarly expanded, while certain exclusions have been deleted or modified, including no coverage for vehicles made available or used to carry persons for a charge, except for private passenger cars on a share-the-expense basis.

Underinsured Motor Vehicle Bodily Injury Coverage now defines "Insured" as any person occupying the policyholder's car or newly acquired car, and the policyholder or any entitled person to recover damages due to bodily injury. Exclusions have been adjusted, with some deleted. Underinsured Motor Vehicle Property Damage Coverage defines "Insured" as the policyholder.

Physical Damage Coverages redefine "Covered Vehicle" to include the policyholder's car, newly acquired cars, temporary substitute cars, and specific campers, contingent on corresponding premiums being shown in the policy declarations. The definition of "Insured" is limited to the policyholder.