



Underwritten by American Access Casualty Company

NAMED NON-OWNER ENDORSEMENT

Words appearing in this form in bold print are defined in **your** policy. Please see **your** policy for complete definitions of the terms shown in bold print.

Notwithstanding any provision of this policy to the contrary, if this policy is written as a Named Non-Owner policy as shown on the "**Declarations page**", it is agreed that, insurance afforded under this policy only applies with respect to your permissive use of a "**non-owned auto**". It does not apply with respect to "**your covered auto**." Provided that the "**non-owned auto**" does not carry any form of insurance, self-insurance or bond, coverage applies subject to the following provisions which control over any conflicting provisions in this policy:

1. "**You**" or "**your**" means only such person as is specifically named on the "**Declarations page**", and does not include a spouse, family member, "**Resident**" or "**Resident Relative**".
2. "Persons Insured" shall mean only the named insured in **Parts A and C**. "Person Insured" is not a family member, "**Resident**" or "**Resident Relative**".
3. Insurance afforded under **Part B1** shall apply only to **medical expenses** incurred by the named insured and by any other person lawfully occupying a **non-owned auto** operated by the named insured with permission of its **owner**.
4. This policy does not apply to any automobile owned by or furnished for the regular use of the named insured, his/her spouse, any family member, "**Resident Relative**" or any "**Resident**" of the household of the named insured.
5. No Physical Damage coverage shall be afforded under this policy.
6. The Other Insurance provision is replaced as follows in **Parts A, B1, and C** of this policy: This insurance shall not apply if the "**non-owned auto**" carries any form of insurance, self insurance or bond.