

NAMED NON-OWNER ENDORSEMENT

Notwithstanding any provision of this policy to the contrary, if this policy is written as a **Named Non-Owner** as shown on the **"Declarations page"**, it is agreed that, insurance afforded under this policy only applies with respect to the use of any **"non-owned automobile."** It does not apply with respect to any **"temporary substitute automobile"** or **"your covered auto."** Providing that the **"non-owned automobile"** 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"** or **"Resident Relative"**.
2. **"Persons Insured"** shall mean only the named insured **in Parts A and C.** **"Person Insured"** is not a **"Family Member"** 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 automobile 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 be excess over any other valid and collectible insurance.