THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

JOINT OWNERSHIP COVERAGE - VIRGINIA

The provisions of the Policy apply unless modified by this endorsement.

SCHEDULE

Description And Typ	e Of Vehicle				1	
1.						
2.						_
3.					, ,	
Additional Liability (Coverage Exclusion					
this endorsement	e left or in the Declarati t does not apply. rided where a premium					ction II of
Coverage is prov	nded where a premium	Tana a iiinii	or hability are grown	tor the cove	Premium	
Coverages		Lim	it Of Liability	Veh. 1	Veh. 2	Veh. 3
Liability:	Bodily Injury	\$	Each Person	\$		
·	Property Damage	\$	Each Accident Each Accident	\$		
		\$	Each Person	,	\$	
		\$	Each Accident			
		\$	Each Accident		\$	
		\$	Each Person			\$
		5	Each Accident			
		\$	Each Accident			\$
Medical Expense Benefits		\$	Each Person	\$		
		\$	Each Person		\$	
		\$	Each Person			\$
Income Loss Benefit	15	\$	Each Person	\$		
		\$	Each Person		\$	
		\$	Each Person			\$
Uninsured Motorists:	Bodily Injury	\$	Each Person	\$		
		\$	Each Accident			
	Property Damage	\$	Each Accident	\$		
		\$	Each Person		\$	
·		\$	Each Accident			
		\$	Each Accident		\$	
		\$	Each Person			\$
		\$	Each Accident			
		\$	Fach Accident			s

Collision	Less	\$	Ded.	\$			
	Less	\$	Ded.		\$		
	Less	\$	Ded.			\$	
Other Than Collision	Less	\$	Ded.	\$			
	Less	\$	Ded.		\$		
	Less	\$	Ded.			\$	
Total Premium					\$		

I. Definitions

The **Definitions** Section is amended as follows:

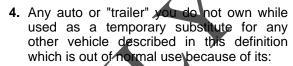
- A. For the purpose of the coverage provided by this endorsement, "you" and "your" refer to two or more:
 - **1.** Individuals, other than spouses, residing in the same household; or
 - 2. "Non-resident relatives";

who jointly own:

- 1. A private passenger auto; or
- 2. A pickup or van, for which no other policy provides coverage, that is not used for business or commercial purposes, other than farming or ranching.
- **B.** The definition of "your covered auto" is replaced by the following:

"Your covered auto" means:

- Any vehicle shown in the Schedule or in the Declarations.
- 2. A "newly acquired auto",
- 3. Any "trailer" you own



- a. Breakdown:
- b. Repair:
- c. Servicing;
- d. Loss; or
- e. Destruction.

This Provision (4.) does not apply to Coverage For Damage To Your Auto.

C. The following definition is added:

"Non-resident relatives" means two or more persons related by blood, marriage or adoption who reside in separate households. This includes a ward or foster child.

Part A – Liability Coverage

The following exclusion is added to Part **A** unless the Schedule or Declarations indicate that such exclusion does not apply:

We do not provide Liability Coverage for the ownership, maintenance or use of any vehicle, other than "your covered auto" by any:

- 1. "Non-resident relative"; or
- **2.** "Family member" of a "non-resident relative".