

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 Type Of Vehicle					
1.					
2.					
3.					
<b>Additional Liability Coverage Exclusion</b>					
<input type="checkbox"/> If indicated to the left or in the Declarations, the additional Liability Coverage exclusion under Section II of this endorsement does not apply. Coverage is provided where a premium and a limit of liability are shown for the coverage.					
<b>Premium</b>					
<b>Coverages</b>		<b>Limit Of Liability</b>	<b>Veh. 1</b>	<b>Veh. 2</b>	<b>Veh. 3</b>
<b>Liability:</b>	<b>Bodily Injury</b>	\$ Each Person	\$		
		\$ Each Accident			
		\$ Each Accident	\$		
	<b>Property Damage</b>	\$ Each Person		\$	
		\$ Each Accident			
		\$ Each Accident		\$	
		\$ Each Person			\$
		\$ Each Accident			\$
		\$ Each Accident			\$
<b>Medical Expense Benefits</b>	\$ Each Person	\$			
	\$ Each Person		\$		
	\$ Each Person			\$	
<b>Income Loss Benefits</b>	\$ Each Person	\$			
	\$ Each Person		\$		
	\$ Each Person			\$	
<b>Uninsured Motorists:</b>	<b>Bodily Injury</b>	\$ Each Person	\$		
		\$ Each Accident			
		\$ Each Accident	\$		
	<b>Property Damage</b>	\$ Each Person		\$	
		\$ Each Accident			
		\$ Each Accident		\$	
		\$ Each Person			\$
		\$ Each Accident			\$
		\$ Each Accident			\$

<b>Collision</b>	<b>Less \$</b>	<b>Ded.</b>	<b>\$</b>		
	<b>Less \$</b>	<b>Ded.</b>		<b>\$</b>	
	<b>Less \$</b>	<b>Ded.</b>			<b>\$</b>
<b>Other Than Collision</b>	<b>Less \$</b>	<b>Ded.</b>	<b>\$</b>		
	<b>Less \$</b>	<b>Ded.</b>		<b>\$</b>	
	<b>Less \$</b>	<b>Ded.</b>			<b>\$</b>
<b>Total Premium</b>			<b>\$</b>		

## 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:

1. Any vehicle shown in the Schedule or in the Declarations.

2. A "newly acquired auto".

3. Any "trailer" you own.

4. Any auto or "trailer" you do not own while used as a temporary substitute for any other vehicle described in this definition which is out of normal use because of its:

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.

## II. 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".