

POLICY NUMBER:

PERSONAL AUTO
PP 13 20 10 11

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

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SPECIMEN ONLY

LOW SPEED VEHICLE ENDORSEMENT – VIRGINIA

SCHEDULE

Description And Type Of Vehicle				
1.				
2.				
3.				
Coverage is provided where a premium and a limit of liability are shown for the coverage.				
Vehicle	Liability	Limit Of Liability		Premium
1.	Bodily Injury	\$	Each Person	\$
		\$	Each Accident	\$
2.	Property Damage	\$	Each Accident	\$
	Bodily Injury	\$	Each Person	\$
3.		\$	Each Accident	\$
	Property Damage	\$	Each Accident	\$
Vehicle	Medical Expense Benefits	Limit Of Liability		Premium
1.		\$	Each Person	\$
2.		\$	Each Person	\$
3.		\$	Each Person	\$
Vehicle	Income Loss Benefits	Limit Of Liability		Premium
1.		\$	Each Person	\$
2.		\$	Each Person	\$
3.		\$	Each Person	\$

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Vehicle	Uninsured Motorists Coverages	Limit Of Liability		Premium
1.	Bodily Injury	\$	Each Person	\$
		\$	Each Accident	
	Property Damage	\$	Each Accident	\$
2.	Bodily Injury	\$	Each Person	\$
		\$	Each Accident	
	Property Damage	\$	Each Accident	\$
3.	Bodily Injury	\$	Each Person	\$
		\$	Each Accident	
	Property Damage	\$	Each Accident	\$
Vehicle	Collision			Premium
1.		Less \$	Ded. \$	
2.		Less \$	Ded. \$	
3.		Less \$	Ded. \$	
Vehicle	Other Than Collision			Premium
1.		Less \$	Ded. \$	
2.		Less \$	Ded. \$	
3.		Less \$	Ded. \$	
Total Premium				\$

With respect to the "low speed vehicles" and coverages described in the Schedule or in the Declarations, the provisions of the policy apply unless modified by this endorsement.

I. Definitions

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

- A. For the purpose of the coverage provided by this endorsement, "low speed vehicle" means a four-wheeled motor vehicle, other than a truck, whose top speed is more than 20 miles per hour and not more than 25 miles per hour on paved surfaces.
- B. The definition of "your covered auto" is replaced by the following:
 "Your covered auto" means:
 - 1. Any "low speed vehicle" shown in the Schedule or in the Declarations.
 - 2. A "newly acquired auto".
 - 3. A "trailer".

- 4. Any "low speed vehicle" or auto 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. Paragraph 1. of the definition of "newly acquired auto" is replaced by the following:

- 1. "Newly acquired auto" means any of the following types of vehicles you become the owner of during the policy period or, if this is a renewal policy, during the 30 days prior to this policy's effective date:
 - a. A private passenger auto;

- b. A pickup or van, for which no other insurance policy provides coverage, that is not used for business or commercial purposes, other than farming or ranching; or
- c. Any "low speed vehicle".

II. Part A – Liability Coverage

Part A is amended as follows:

- A. The definition of "insured" is replaced by the following:

"Insured" means:

- 1. You or any "family member" for the ownership, maintenance or use of "your covered auto".
- 2. Any person using or responsible for the use of "your covered auto".
- 3. For "your covered auto", any person or organization but only with respect to legal responsibility for acts or omissions of a person for whom coverage is afforded under this Part.

- B. Exclusion B.1. is replaced by the following:

We do not provide Liability Coverage for the ownership, maintenance or use of any vehicle which is designed mainly for use off public roads.

This exclusion (B.1.) does not apply:

- 1. While such vehicle is being used by an "insured" in a medical emergency;
- 2. To any "trailer"; or
- 3. To a vehicle insured for Liability Coverage under this endorsement.

III. Part D – Coverage For Damage To Your Auto

Part D is amended as follows:

The following is added to the definition of "non-owned auto":

- 3. Any "low speed vehicle" you do not own while used as a temporary substitute for "your covered auto" which is out of its normal use because of its:
 - a. Breakdown;
 - b. Repair;
 - c. Servicing;
 - d. Loss; or
 - e. Destruction.

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