

## HOUSEHOLD RESIDENT EXCLUSION

*This endorsement is a part of your Personal Auto Policy and it changes your policy. Except for the changes it makes, all other terms of the "Policy" remain the same. Please read it carefully. This endorsement applies only when the number for this endorsement is noted on the Declarations.*

The following is added to **EXCLUSIONS** in **PART I: COVERAGE FOR "BODILY INJURY" AND "PROPERTY DAMAGE" LIABILITY**:

Any loss or damage arising from an accident which occurs while "your covered auto" is being driven, operated, or used in any manner by an "unlisted" "household resident," or by an "unlisted" individual who is a "regular operator" of any auto insured under this policy.

For the purpose of this exclusion, "unlisted" means the person's name is not:

1. explicitly listed on the application as a driver;
2. explicitly listed on the application as an excluded person;
3. explicitly listed on other policy documents as a driver; or
4. explicitly listed on other policy documents as an excluded person.

This exclusion shall apply whether or not the "named insured" is "occupying" "your covered auto" at the time that an "unlisted" "household resident" (or "unlisted" individual who is a "regular operator" of any "motor vehicle" insured under this policy) is using "your covered auto."

The following is added to **EXCLUSIONS** in **PART II: UNINSURED MOTORISTS COVERAGE**:

Any loss or damage arising from an accident which occurs while "your covered auto" is being driven, operated, or used in any manner by an "unlisted" "household resident," or by an "unlisted" individual who is a "regular operator" of any auto insured under this policy.

For the purpose of this exclusion, "unlisted" means the person's name is not:

1. explicitly listed on the application as a driver;
2. explicitly listed on the application as an excluded person;
3. explicitly listed on other policy documents as a driver; or
4. explicitly listed on other policy documents as an excluded person.

This exclusion shall apply whether or not the “named insured” is “occupying” “your covered auto” at the time that an “unlisted” “household resident” (or “unlisted” individual who is a “regular operator” of any “motor vehicle” insured under this policy) is using “your covered auto.”

The following is added to **EXCLUSIONS** in **PART III: COVERAGE FOR PERSONAL INJURY PROTECTION**:

Any loss or damage arising from an accident which occurs while “your covered auto” is being driven, operated, or used in any manner by an “unlisted” “household resident,” or by an “unlisted” individual who is a “regular operator” of any auto insured under this policy.

For the purpose of this exclusion, “unlisted” means the person’s name is not:

1. explicitly listed on the application as a driver;
2. explicitly listed on the application as an excluded person;
3. explicitly listed on other policy documents as a driver; or
4. explicitly listed on other policy documents as an excluded person.

This exclusion shall apply whether or not the “named insured” is “occupying” “your covered auto” at the time that an “unlisted” “household resident” (or “unlisted” individual who is a “regular operator” of any “motor vehicle” insured under this policy) is using “your covered auto.”