

## **COVERAGE WHILE CARRYING PERSONS FOR A CHARGE**

---

This endorsement is a part of the policy. Except for the changes this endorsement makes, all other provisions of the policy remain the same and apply to this endorsement.

### **1. LIABILITY COVERAGE**

#### **Exclusions**

Exclusion 7. is changed to read:

THERE IS NO COVERAGE FOR AN **INSURED** FOR DAMAGES ARISING OUT OF THE OWNERSHIP, MAINTENANCE, OR USE OF A VEHICLE WHILE IT IS:

- a. MADE AVAILABLE; OR
- b. BEING USED

TO CARRY **PERSONS** FOR A CHARGE. This exclusion does not apply:

- a. to the use of a **private passenger car** on a share-the-expense basis;
- b. to **you** or a **resident relative occupying a non-owned car**, or
- c. if the carrying of **persons** is incidental to the **insured's** business or occupation.

### **2. MEDICAL PAYMENTS COVERAGE**

#### **Exclusions**

Exclusion 4. is changed to read:

THERE IS NO COVERAGE FOR AN **INSURED** WHO IS **OCCUPYING** A VEHICLE WHILE IT IS:

- a. MADE AVAILABLE; OR
- b. BEING USED

TO CARRY **PERSONS** FOR A CHARGE. This exclusion does not apply:

- a. to the use of a **private passenger car** on a share-the-expense basis;
- b. to an **insured** while **occupying a non-owned car** as a passenger; or
- c. if the carrying of **persons** is incidental to the **insured's** business or occupation.

### **3. UNINSURED MOTOR VEHICLE COVERAGES**

#### **Exclusions**

Exclusion 11. is changed to read:

THERE IS NO COVERAGE FOR AN **INSURED OCCUPYING** A VEHICLE WHILE IT IS:

- a. MADE AVAILABLE OR BEING USED TO CARRY **PERSONS** FOR A CHARGE. This exclusion (11.a.) does not apply:
  - (1) to the use of a **private passenger car** on a share-the-expense basis;
  - (2) to **you** or a **resident relative occupying a non-owned car** as a passenger; or
  - (3) if the carrying of **persons** is incidental to the **insured's** business or occupation; OR
- b. RENTED TO OR LEASED TO OTHERS BY AN **INSURED**, INCLUDING PERSONAL VEHICLE SHARING, PEER-TO-PEER CAR SHARING, OR OTHER SIMILAR PROGRAM.

### **4. PHYSICAL DAMAGE COVERAGES**

#### **Exclusions**

Exclusion 3. is changed to read:

THERE IS NO COVERAGE FOR ANY **COVERED VEHICLE** WHILE IT IS:

- a. MADE AVAILABLE; OR
- b. BEING USED

TO CARRY **PERSONS** FOR A CHARGE. This exclusion does not apply:

- a. to the use of a **private passenger car** on a share-the-expense basis; or
- b. if the carrying of **persons** is incidental to the **insured's** business or occupation.

2026B

©, Copyright, State Farm Mutual Automobile Insurance Company, 2023