

## 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

#### a. Insuring Agreement

The following is added:

- (1) **We** agree to pay and satisfy any judgment under the terms of such law rendered against an **insured** for injury, death, or damage to property other than **your car**, within 30 days, and suit may be brought in any court of competent jurisdiction upon the policy by the owner of any such judgment.
- (2) The **insured** agrees to reimburse **us** for any payment **we** have made which **we** would not have been obligated to make under the policy except for the agreement in this endorsement.

#### b. Exclusions

- (1) Exclusion 5. 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) The following is added:

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

- a. THE DRIVER OF THE VEHICLE; AND
- b. LOGGED ON TO A TRANSPORTATION NETWORK COMPANY'S DIGITAL NETWORK.

### 2. MEDICAL PAYMENTS COVERAGE

#### Exclusions

- a. 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.
- b. The following is added:

THERE IS NO COVERAGE FOR AN **INSURED** WHO IS **OCCUPYING**:

- a. A **YOUR CAR**, A **NEWLY ACQUIRED CAR**, OR A **TEMPORARY SUBSTITUTE CAR** WHILE THE DRIVER OF SUCH **CAR** IS LOGGED ON TO A TRANSPORTATION NETWORK COMPANY'S DIGITAL NETWORK; OR
- b. A **NON-OWNED CAR** IF EITHER **YOU** OR ANY **RESIDENT RELATIVE** IS:
  - (1) THE DRIVER OF SUCH **CAR**; AND
  - (2) LOGGED ON AS A DRIVER TO A TRANSPORTATION NETWORK COMPANY'S DIGITAL NETWORK.

### 3. 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.

### 4. GENERAL TERMS

#### Cancellation

The following is added to **How and When We May Cancel**:

**We** also give 10 days written notice of cancellation to the Secretary of the State of Illinois.