

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## STATE CONFORMANCE ENDORSEMENT – MINNESOTA

### DEFINITIONS

The following is added to the **DEFINITIONS** Section:

Throughout the policy, "minimum limits" refers to the following limits of liability, as required by Minnesota law, to be provided under a policy of automobile liability insurance:

- a. \$30,000 for each person, subject to \$60,000 for each accident, with respect to "bodily injury"; and
- b. \$10,000 for each accident with respect to "property damage".

### PART A – LIABILITY COVERAGE

Under **EXCLUSIONS**, A.6., A.7, and A.10. are replaced by the following:

A. We do not provide Liability Coverage for any "insured":

6. While employed or otherwise engaged in the "business" of:

- a. Selling;
- b. Repairing;
- c. Servicing;
- d. Storing; or
- e. Parking;

vehicles designed for use mainly on public highways. This includes road testing and delivery.

This exclusion 6. does not apply to:

- a. The ownership, maintenance or use of "your covered auto" by:
  - (1) You;
  - (2) Any "family member" or
  - (3) Any partner, agent or employee of you or any "family member";
- b. The ownership maintenance or use of a "rental vehicle" or "temporary loaned vehicle", or
- c. "Property damage" to a "rental vehicle".

7. Maintaining or using "your covered auto" while that "insured" is employed or otherwise engaged in any "business" (other than farming or ranching) not described in Exclusion 6.

This Exclusion 7. does not apply to:

- a. The maintenance or use of a:
  - (1) Private passenger auto;
  - (2) Pickup or van
  - (3) "Trailer used with a vehicle described in (1) or (2) above; or
- b. The ownership, maintenance or use of a "rental vehicle" or "temporary loaned vehicle"; or

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- c. Property damage to a “rental vehicle”.
- 10. Arising out of the ownership, maintenance, or use of any vehicle other than “your covered auto”. This exclusion does not apply to:
  - a. A “rental vehicle” or “temporary loaned vehicle”; or
  - b. “Property damage” to a “rental vehicle”.

Under **EXCLUSIONS**, the following exclusion A.11 is added:

- A. We do not provide Liability Coverage for any “insured”:
  - 11. For “bodily injury” to you or any “family member” to the extent that the limits of liability for this coverage exceed the minimum limits of liability required by the financial responsibility law of Minnesota.