PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY

NAMED DRIVER COVERAGE ENDORSEMENT

The following applies to "your covered auto" designated with a Named Driver in the Declarations:

PART D - COVERAGE FOR DAMAGE TO YOUR COVERED AUTO

EXCLUSIONS

The following exclusion is added:

We will not pay for:

Loss or damage caused by or resulting from the operation or use of "your covered auto" by anyone not designated as a Named Driver in the Declarations.

However, this exclusion does not apply while "your covered auto" is being operated or used by:

- 1. An automobile transportation company employee during the course of employment, but only while loading or unloading the vehicle from an automobile transport.
- 2. Garage personnel who are servicing "your covered auto", but only while the vehicle is located on the garage premises.
- 3. A professional driving instructor in the course of providing instruction. However, coverage for any competitive driving, as outlined in Exclusions H., I., and J. remains excluded.

All other policy provisions apply.