

## NAMED DRIVER PHYSICAL DAMAGE COVERAGE ENDORSEMENT – NEW YORK

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.

| “Your covered autos”: (Please print) | Named Drivers: (Please print) |
|--------------------------------------|-------------------------------|
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The undersigned acknowledges and understands that this **Named Driver Coverage Endorsement** attached to this policy and applicable with respect to the Named Drivers and “your covered autos” listed above and designated in the Declarations, shall remain in effect for the term of the policy and for each future policy renewal, replacement, reinstatement, endorsement, continuation, and amended policy, unless discontinued by the company.

\_\_\_\_\_  
Applicant's/Named Insured's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant's/Named Insured's Printed Name

\_\_\_\_\_  
Quote/Policy Number