

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LISTED DRIVERS COVERAGE

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM
TRUCKERS COVERAGE FORM

Endorsement Effective Date	Policy Number
Named Insured	Authorized Agent

The following exclusion is added:

This insurance does not apply to any "accident" or "loss" while a covered "auto" is driven by anyone other than you, your spouse or a "listed driver".

For Liability Coverage, this exclusion applies only to the extent our Limit of Insurance exceeds the limits of liability required, in any particular case, by any state's financial responsibility or similar law.

For Physical Damage Coverage, this exclusion does not apply to the amount otherwise payable to a loss payee pursuant to a valid security instrument held by the loss payee.

The following is added to Section V – DEFINITIONS

A "listed driver" is any licensed driver specifically listed on your application for the insurance coverage provided by this policy and any additional drivers who are subsequently added to the list of drivers.

The following is added to Section IV – CONDITIONS

To add a driver to the list of drivers, you must notify your agent or insurance producer in writing of the name, date of birth, date of hire and drivers license number of the additional driver before that driver operates a covered "auto". In the event of your failure to so notify your agent or insurance producer, the new driver shall not be considered a "listed driver" under this policy.

Named Insured's Acknowledgement
(Signature)

Date