



Integon National Insurance Company

This Endorsement Applies Only If

Form Number CGSCA-1199 (11/10) Appears in the Declarations.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

### **NAMED NON-OWNER ENDORSEMENT**

Coverage is provided under this endorsement only when noted in the Declarations of this policy.

All the provisions of this policy apply to the coverage provided by this endorsement except as modified herein.

This endorsement forms a part of policy number \_\_\_\_\_ issued to \_\_\_\_\_

This endorsement amends the coverage provided by this policy for **Part I - Liability** and **Part II-Expenses for Medical Services**.

#### **Additional Definitions Used In These Parts Only**

As used in these parts:

1. **You** and **your** mean the Policyholder named in the Declarations
2. **Non-owned auto** means an **auto** or **utility trailer** not **owned** or leased by **you** or a **relative**.
3. **Your insured car** means a **non-owned auto** or **utility trailer** which **you** are using with the permission of the owner.

Under **Part I - Liability**,

**Coverage A-Liability Coverage** is amended to read:

**We** will pay damages for which **you** are legally liable because of **bodily injury** and **property damage** sustained in an **accident** arising out of the use of a **non-owned auto** or **utility trailer**.

**We** will defend any suit or settle any claim for these damages as **we** think appropriate. The tender of policy limits before judgment or settlement does not relieve **us** or **our** duty to defend.

**Additional Definitions Used In This Part Only** is amended to read:

As used only in this Part **insured person** or **insured persons** means **you** while **you** are using, with the permission of the owner, a **non-owned auto** or **utility trailer**.

The **Exclusion** section of **Part I - Liability** is amended as follows:

Exclusion 10 is deleted.

The Other Insurance section of **Part I - Liability** is amended to read:

This coverage is excess over any other applicable insurance.

Under **Part II - Expenses for Medical Services**

**Coverage B – Medical Payments Coverage** is amended as follows:

**Additional Definitions Used In This Part Only** is amended to read:

As used only in this Part "**insured person**" or "**insured persons**" means:

1. **You** while occupying or through being struck by a highway vehicle or **utility trailer**.
2. Any other persons when **occupying** a **non-owned auto** while the vehicle is being used by **you** with the

permission of the owner.

The Exclusions section of **Part II, Expenses for Medical Services** is amended as follows:  
Exclusion 4 is deleted.

The Other Insurance section of **Part II, Expenses for Medical Services** is amended to read:  
This coverage is excess over any other applicable insurance.

The following coverage(s) do not apply to and are not included in the policy:

**Part III Coverage C- Uninsured Motorist Property Damage;**  
**Part IV Coverage D - Collision;**  
**Part IV Coverage D - Other than Collision.**