

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NAMED DRIVER EXCLUSION ENDORSEMENT – MICHIGAN

WARNING

WHEN A NAMED EXCLUDED PERSON OPERATES A VEHICLE ALL LIABILITY COVERAGE IS VOID – NO ONE IS INSURED. OWNERS OF THE VEHICLE AND OTHERS LEGALLY RESPONSIBLE FOR THE ACTS OF THE NAMED EXCLUDED PERSON REMAIN FULLY PERSONALLY LIABLE.

A NAMED EXCLUDED DRIVER IS NOT ENTITLED TO BE PAID PERSONAL INJURY PROTECTION BENEFITS IF AT THE TIME OF THE ACCIDENT THE NAMED EXCLUDED DRIVER WAS OPERATING A MOTOR VEHICLE AS TO WHICH HE OR SHE WAS NAMED AS THE EXCLUDED DRIVER.

SCHEDULE

The Named Driver Exclusion Endorsement applies with respect to the "named excluded driver" and the coverages indicated below or in the Declarations.
Name Of "Named Excluded Driver":
Coverages To Which This Endorsement Applies: This endorsement applies to all coverages, except Property Protection Coverage, unless otherwise indicated below or in the Declarations.
<input type="checkbox"/> If indicated to the left, this endorsement applies only to those coverages indicated below:
<input type="checkbox"/> Liability
<input type="checkbox"/> Uninsured Motorists
<input type="checkbox"/> Underinsured Motorists
<input type="checkbox"/> Collision
<input type="checkbox"/> Other Than Collision
<input type="checkbox"/> Personal Injury Protection
With respect to the coverage(s) for which the Named Driver Exclusion applies, the provisions of the Policy apply unless modified by the endorsement.

I. Definitions

The following definition is added:
"Named excluded driver" means a person who is shown in the Schedule or in the Declarations as a named excluded driver.

II. Named Driver Exclusion

With respect to the coverages to which this endorsement applies, as indicated in the Schedule or in the Declarations, we will not pay damages, expenses, benefits or loss arising out of the maintenance or use of any auto or trailer by the "named excluded driver".

This exclusion does not apply to Property Protection Coverage.