

# NON-LISTED DRIVER LIMITATION ENDORSEMENT GARAGE COVERAGE

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

This endorsement modifies insurance provided under the following:  
**GARAGE COVERAGE FORM**

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below:  
(The following needs to be completed only when this endorsement is issued subsequent to inception of the policy.)

Named Insured		
Endorsement Effective	Policy Number	Countersigned by
(Authorized Representative)		

## Non-Listed Driver - Minimum Financial Responsibility Limits Applies

This policy is amended as follows:

The limits for Liability Coverage applicable to all "insureds" are reduced to the compulsory or financial responsibility law limits where the covered "auto" is principally garaged for any claim arising from an "accident" which occurs while a covered "auto" is being driven by any driver who is not listed on this endorsement.

This limitation endorsement does not apply if the non-listed driver of a covered "auto" is your customer, if your business is shown in the Declarations as an "auto" dealership. In that case, **SECTION II-LIABILITY COVERAGE, A. Coverage, 3. Who Is An Insured**, applies.

Driver	Date of Birth

This endorsement is not intended to vary, alter, waive or extend any of the terms, conditions, agreements, or limitations of the policy to which it is attached, other than as stated above.

**This endorsement must be signed by ALL Named Insureds on behalf of all "insureds" under the policy:**

Named Insured's Signature: \_\_\_\_\_ Date \_\_\_\_\_

Title: \_\_\_\_\_

Named Insured's Signature: \_\_\_\_\_ Date \_\_\_\_\_

Title: \_\_\_\_\_