

AMENDMENT OF POLICY TERMS Form PU 0001

This policy is amended to include the following "terms". All other "terms" of the policy apply, except as amended by this endorsement.

DEFINITIONS

The following definitions are added:

1. "Occupying" means in, upon, or getting in, on, out, or off.
2. "Transportation network program" means an online-enabled program or application that is used to connect customers with drivers who are using vehicles to provide prearranged transportation services for compensation.

EXCLUSIONS

Item 1.f. is deleted and replaced by the following:

- f. to the use of a "motorized vehicle", but only to the extent that such use is covered by "underlying insurance" at the time of the "occurrence" or offense or would have been covered but for the exhaustion of its "limits".

However, regardless of the terms of the "underlying insurance", this Personal Umbrella Liability Coverage does not apply to "bodily injury", "personal injury", or "property damage" arising out of the use of a "motorized vehicle":

- 1) as a public or livery conveyance. This includes but is not limited to any period of time that an "insured" is using a "motorized vehicle" while logged into a "transportation network program" as a driver, with or without a passenger "occupying" the "motorized vehicle".

However, this item f.1) does not apply to the use of a "motorized vehicle" for a:

- a) shared-expense car pool; or
- b) volunteer or charitable activity for which:
 - (1) an "insured" receives no compensation; or
 - (2) an "insured's" only compensation is the reimbursement of expenses incurred to carry out the activity; or

- 2) in commerce for the delivery or transport of food or other goods. This includes but is not limited to any period of time that an "insured" is using a "motorized vehicle" while logged into a "transportation network program" as a driver, with or without food or other goods for delivery or transport present in the "motorized vehicle".

However, this item f.2) does not apply to the use of a "motorized vehicle" for a volunteer or charitable activity for which:

- a) an "insured" receives no compensation; or
- b) an "insured's" only compensation is the reimbursement of expenses incurred to carry out the activity.

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