

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.

WEST VIRGINIA PERSONAL UMBRELLA ENDORSEMENT

With respect to coverage provided by this endorsement, the provisions of the policy apply unless modified by the endorsement.

PERSONAL UMBRELLA COVERAGE

DAMAGES WE DO NOT COVER

22. Driving For Hire is deleted and replaced by:

22. Driving For Hire

We do not cover any *damages* arising out of the ownership, maintenance, occupancy, operation, use, loading or unloading, entrustment to any person, failure to supervise or negligent supervision of any person, or vicarious liability of any person, of any *auto* while it is being used as a public or livery conveyance.

However, this exclusion does not apply to:

a. An *insured person's* liability for *damages* sustained by a passenger who is not charged a fee; or

b. A share-the-expense car pool;

unless another exclusion applies.