

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.

DAMAGES WE DO NOT COVER

21. Driving For Hire is deleted and replaced by:

21. Driving For Hire

We do not cover any *damages* that arise out of the ownership or operation of an *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.