

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.

SPECIFIED EXCLUDED DRIVER

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

This endorsement applies to a driver only if Specified Excluded Driver is shown in the Declarations for that driver.

DEFINITIONS

The following Definition is added:

Specified excluded driver means a person who is shown in the Declarations as a Specified Excluded Driver.

PERSONAL UMBRELLA COVERAGE

DAMAGES WE DO NOT COVER

The following exclusion is added:

Specified Excluded Driver

We do not cover any *damages* arising out of:

1. The maintenance, operation or use of any *auto, recreational motor vehicle* or *watercraft* by the *specified excluded driver*;
2. The entrustment of any *auto, recreational motor vehicle* or *watercraft* by an *insured person* to the *specified excluded driver*;
3. The failure to supervise or negligent supervision of the *specified excluded driver* involving any *auto, recreational motor vehicle* or *watercraft* by an *insured person*; or
4. Vicarious liability, whether or not imposed by law, for the actions of the *specified excluded driver* involving any *auto, recreational motor vehicle* or *watercraft*.