

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**FOSTER CHILD NAMED DRIVER EXCLUSION ENDORSEMENT**

With respect to the coverage(s) for which the Schedule or Declarations indicate that the Foster Child Named Driver Exclusion applies, the provisions of the policy apply unless modified by the endorsement.

**SCHEDULE**

The Foster Child Named Driver Exclusion Endorsement applies with respect to the "named excluded driver" and the coverages indicated below or in the Declarations.	
<b>Name of "Named Excluded Driver":</b>	
<b>Coverages To Which This Endorsement Applies:</b>	
This endorsement applies only to those coverages indicated below:	
<input type="checkbox"/>	Liability
<input type="checkbox"/>	Medical Payments
<input type="checkbox"/>	Other than Collision
<input type="checkbox"/>	Collision
<input type="checkbox"/>	
<input type="checkbox"/>	
<input type="checkbox"/>	

**I. Definitions**

The following definition is added:

"Named excluded driver" means your foster child who is shown in the Schedule or in the Declarations as a named excluded driver who is excluded from the coverages indicated in this endorsement.

For Liability Coverage, this Exclusion applies only to the extent that the limit of liability of this policy exceeds the minimum limit required by the financial responsibility law of North Carolina if the "Named Excluded Driver" does not have in force a policy of insurance that provides Liability Coverage in an amount equal to or greater than the minimum limit required by the financial responsibility law of North Carolina.

**II. Named Driver Exclusion**

With respect to the coverages to which this endorsement applies, we will not pay damages, expenses or loss arising out of the maintenance or use of any auto or trailer by the "named excluded driver" whether or not such maintenance or use was with the express or implied permission of an "insured".

If a Loss Payee is shown in the Declarations, we will provide Collision Coverage or Other Than Collision Coverage for the Loss Payee's interest until 10 days after the date we mail or electronically transmit a notice that this endorsement has been attached to the policy.