

Joint Ownership Endorsement

I. LIABILITY COVERAGE

Part A is amended as follows:

The definition of **insured** is replaced by the following:

Insured as used in this Part means:

1. You or any **family member** while all named insureds reside in the same household, for the ownership, maintenance or use of any auto or **trailer**.
2. Any person using **your covered auto**.
3. For **your covered auto**, any person or organization, but only with respect to legal responsibility for acts or omissions of a person for whom coverage is afforded under this Part.
4. For any auto or **trailer**, other than **your covered auto**, any person or organization, but only with respect to legal responsibility for acts or omissions of an

insured described in 1. above for whom coverage is afforded under this Part. This provision applies only if the person or organization does not own or hire the auto or **trailer**.

II. COVERAGE FOR DAMAGE TO YOUR AUTO

The first paragraph of the Insuring Agreement of Part D is replaced by the following:

We will pay for direct and accidental loss to:

1. **your covered auto**; or
2. any **non-owned auto** while all named insureds reside in the same household

including their equipment. Direct and accidental loss does not include any reduction in the value of any vehicle after it has been repaired, as compared to its value before it was damaged.