

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.

RIDESHARING AND CARSHARING ENDORSEMENT

PEMCO WASHINGTON AUTO POLICY EXCLUSION ENDORSEMENT

This endorsement modifies **Part I – Liability Coverages, Part II – Underinsured Motorist Coverages, Part III – Personal Injury Protection** and **Part IV – Damage to Your Auto** of your PEMCO Washington Auto Policy.

The following exclusions apply to any and all coverages afforded under your PEMCO Washington Auto Policy:

EXCLUSIONS

This policy does not apply to **bodily injury, property damage** or any other loss or injury that occurs while:

- A person operating or in control of a **motor vehicle** we insure is logged into a **commercial transportation services provider’s** digital network, or while a **motor vehicle** we insure is used to provide a **prearranged ride** to a passenger; or
- A **motor vehicle** we insure that is owned or leased by you is being used in connection with a personal vehicle sharing program or other similar program engaged in facilitating the sharing of private passenger **motor vehicles**.

Under these circumstances, this policy does not provide primary or excess coverage or a duty to defend or insurance of any kind.

The following definitions apply to this endorsement:

DEFINITIONS

Commercial transportation services provider means an organization or entity that uses a digital network or software application to connect passengers to drivers for the purpose of providing a **prearranged ride**.

Prearranged ride means a route of travel between points chosen by the passenger that was arranged through a **commercial transportation services provider’s** digital network or software application and begins when the driver accepts a requested ride through the **commercial transportation services provider’s** digital network or software application, continues while the passenger is transported in the vehicle, and ends when the passenger departs from the vehicle.

ALL OTHER TERMS AND PROVISIONS OF THIS POLICY REMAIN UNCHANGED