

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## **VEHICLE SHARING PROGRAM EXCLUSION ENDORSEMENT**

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM  
MASSACHUSETTS GARAGE INSURANCE POLICY COVERAGE FORM  
TRUCKERS COVERAGE FORM

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

### **A. Changes in Covered Auto Liability Coverage**

The following exclusion is added:

#### **Vehicle Sharing Program:**

This insurance does not apply to any "covered" auto while enrolled or participating in a vehicle sharing program under the terms of an express agreement.

### **B. Changes in Physical Damage Coverage**

The following exclusion is added:

We will not pay for "loss" to any covered "autos" while enrolled or participating in a vehicle sharing program under the terms of an express agreement.

### **C. Changes in Auto Medical Payments**

If Auto Medical Payments Coverage is attached, then the following exclusion is added:

#### **Vehicle Sharing Program:**

This insurance does not apply to any "Bodily Injury" sustained by an "insured" "occupying a covered "auto" while enrolled or participating in a vehicle sharing program under the terms of an express agreement.

### **D. Changes in Uninsured And/Or Underinsured Motorist Coverage**

If Uninsured and/or Underinsured Motorist Coverage is attached, then the following exclusion is added:

#### **Vehicle Sharing Program:**

This insurance does not apply to any covered "auto" while enrolled or participating in a vehicle sharing program under the terms of an express agreement.

**E. Changes in Personal Injury Protection Coverage**

If Personal Injury Protection, no-fault, or other similar coverage is attached, then the following exclusion is added:

**Vehicle Sharing Program**

This insurance does not apply to any covered “auto” while enrolled or participating in a vehicle sharing program under the terms of an express agreement.

**F. Additional Definitions**

As used in this endorsement

1. “Vehicle Sharing Program” means an online-enabled application or digital network used to connect owners of commercially insured vehicles with business entities or others seeking to rent those vehicles.
2. Vehicle Sharing Programs do not include leasing or rental companies.