

# PERSONAL AUTO

## PUBLIC OR LIVERY CONVEYANCE EXCLUSION REVISION

### ADVISORY NOTICE TO POLICYHOLDERS

This is a summary of the changes in your Personal Auto Policy. No coverage is provided by this summary nor can it be construed to replace any provision of your policy. You should read your policy and review your Declarations page for complete information on the coverages you are provided. If there is any conflict between the Policy and this summary, **THE PROVISIONS OF YOUR PERSONAL AUTO POLICY SHALL PREVAIL.**

The areas within the Policy that describe coverage are highlighted below. We have followed the policy sequence of provisions in setting out this material.

#### PP 23 40 10 15 – PUBLIC OR LIVERY CONVEYANCE EXCLUSION ENDORSEMENT

##### A. Definitions

We have introduced a definition for "transportation network platform" as follows:

"Transportation network platform" means an online-enabled application or digital network used to connect passengers with drivers using vehicles for the purpose of providing prearranged transportation services for compensation.

##### B. Part A – Liability Coverage

We currently exclude Liability Coverage for any "insured's" liability arising out of the ownership or operation of a vehicle while it is being used as a public or livery conveyance.

We have revised the exclusion to reflect, in part, that the ownership or operation of a vehicle while it is being used as a public or livery conveyance **includes** any period of time a vehicle is being used by any "insured" who is logged into a "transportation network platform" as a driver and that this exclusion applies whether or not a passenger is occupying the vehicle.

##### C. Part B – Medical Payments Coverage (Not applicable in Minnesota)

We currently exclude Medical Payments Coverage for "bodily injury" sustained by any "insured" while "occupying" "your covered auto" when it is being used as a public or livery conveyance.

We have revised the exclusion to reflect, in part, that "occupying" "your covered auto" when it is being used as a public or livery conveyance **includes** any period of time "your covered auto" is being used by any "insured" who is logged into a "transportation network platform" as a driver and that this exclusion applies whether or not a passenger is occupying the vehicle.

##### D. Part D – Coverage For Damage To Your Auto

We currently exclude Coverage For Damage To Your Auto for loss to "your covered auto" or any "non-owned" auto which occurs while it is being used as a public or livery conveyance.

We have revised the exclusion to reflect, in part, that loss to "your covered auto" or any "non-owned" auto which occurs while it is being used as a public or livery conveyance **includes** any period of time "your covered auto" or any "non-owned auto" is being used by any person who is logged into a "transportation network platform" as a driver and that this exclusion applies whether or not a passenger is occupying the vehicle.

## UNINSURED AND/OR UNDERINSURED MOTORISTS COVERAGE

### A. Part C – Uninsured Motorists Coverage

We currently exclude Uninsured Motorists Coverage for "bodily injury" sustained by any "insured" while "occupying" "your covered auto" when it is being used as a public or livery conveyance.

We have revised the exclusion to reflect, in part, that "occupying" "your covered auto" when it is being used as a public or livery conveyance **includes** any period of time "your covered auto" is being used by any "insured" who is logged into a "transportation network platform" as a driver and that this exclusion applies whether or not a passenger is occupying the vehicle.

### B. Underinsured Motorists Coverage Endorsement

We currently exclude Underinsured Motorists Coverage for "bodily injury" sustained by any "insured" while "occupying" "your covered auto" when it is being used as a public or livery conveyance.

We have revised the exclusion to reflect, in part, that "occupying" "your covered auto" when it is being used as a public or livery conveyance **includes** any period of time "your covered auto" is being used by any "insured" who is logged into a "transportation network platform" as a driver and that this exclusion applies whether or not a passenger is occupying the vehicle.

## WN PP 10 – PERSONAL INJURY PROTECTION COVERAGE – MINNESOTA

### A. Personal Injury Protection Coverage (Minnesota only)

We currently exclude Personal Injury Protection Coverage for "bodily injury" sustained by an "insured" arising out of the maintenance or use of a "motor vehicle" being used as a public or livery conveyance.

We have included an additional exclusion to reflect that the exclusion for "bodily injury" sustained by an "insured" **includes** any period of time such vehicle is being used by any "insured" who is logged into a "transportation network platform" as a driver, whether or not a passenger is "occupying" the vehicle.

*If you have any questions, please contact your Independent Insurance Agent.*