

LIMITED TRANSPORTATION NETWORK DRIVER COVERAGE ENDORSEMENT - NEVADA

The provisions of the policy apply unless modified by the endorsement.

1. Definitions

The following definition is added:

"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.

2. Part I - Liability

Exclusion 1 is replaced by the following:

We do not provide Liability coverage for any insured person:

1. For that **insured's** liability arising out of the ownership, maintenance or use of a vehicle while it is being used to carry persons or property for a charge. This includes but is not limited to any period of time a vehicle is being used by any **insured person** who is logged into a **transportation network platform** as a driver, whether or not a passenger is **occupying** the vehicle.

This exclusion does not apply to:

- a. A share-the-expense car pool; or
- b. The ownership, maintenance or use of a vehicle during any period of time such vehicle is being used by an **insured person** who is logged into a **transportation network platform** as a driver, a passenger is not **occupying** the vehicle and that driver has not accepted a request through the **transportation network platform** to transport a passenger if:
 - (1) Such vehicle is described in the Declarations; and
 - (2) A specific premium charge indicates that coverage under this part is provided for such vehicle.

3. Part II - Expenses for Medical Services

Exclusion 1 is replaced by the following:

We do not provide Medical Payments coverage for any insured person for bodily injury:

1. Sustained while **occupying your insured car** when it is being used to carry persons or property for a charge. This includes but is not limited to any period of time **your insured car** is being used by any **insured person** who is logged into a **transportation network platform** as a driver, whether or not a passenger is **occupying** the vehicle.

This exclusion does not apply:

- a. To a share-the-expense car pool; or
- b. While **occupying your insured car** during any period of time such vehicle is being used by an **insured person** who is logged into a **transportation network platform** as a driver, a passenger is not **occupying** the vehicle and that driver has not accepted a request through the **transportation network platform** to transport a passenger if:
 - (1) Such vehicle is described in the Declarations; and
 - (2) A specific premium charge indicates that coverage under this part is provided for such vehicle.

4. Part III - Uninsured Motorists

If Nevada Uninsured Motorists Endorsement is attached to the policy, Exclusion 2b is replaced by the following:

We do not provide Uninsured Motorists coverage for bodily injury sustained by any insured person:

- b. While **occupying your insured car** when it is being used to carry persons or property for a charge. This includes but is not limited to any period of time **your insured car** is being used by any **insured person** who is logged into a **transportation network platform** as a driver, whether or not a passenger is **occupying** the vehicle.

This exclusion does not apply:

- (1) To a share-the-expense car pool; or
- (2) While **occupying your insured car** during any period of time such vehicle is being used by an

insured person who is logged into a **transportation network platform** as a driver, a passenger is not **occupying** the vehicle and that driver has not accepted a request through the **transportation network platform** to transport a passenger if:

- (a) Such vehicle is described in the Declarations; and
- (b) A specific premium charge indicates that Uninsured Motorists coverage is provided for such vehicle.

5. Part V - Car Damage

Exclusion 1 is replaced by the following:

We will not pay for:

1. Loss to **your insured car** or any nonowned auto which occurs while it is being used to carry persons or property for a charge. This includes but is not limited to any period of time **your insured car** or any nonowned auto is being used by any person who is logged into a **transportation network platform** as a driver, whether or not a passenger is **occupying** the vehicle.

This exclusion does not apply:

- a. To a share-the-expense car pool; or
- b. While such vehicle is being used during any period of time a person is logged into a **transportation network platform** as a driver, a passenger is not **occupying** the vehicle and that driver has not accepted a request through the **transportation network platform** to transport a passenger if:
 - (1) Such vehicle is described in the Declarations; and
 - (2) A specific premium charge indicates that coverage under this part is provided for such vehicle.

6. Uninsured Motorists - Property Damage

If Uninsured Motorists - Property Damage is attached to the policy, Exclusion 1 is replaced by the following:

We do not provide Uninsured Motorists - Property Damage coverage:

1. When **your insured car** is being used to carry persons or property for a charge. This includes but is not limited to any period of time a vehicle is being used by any **insured person** who is logged into a **transportation network platform** as a driver, whether or not a passenger is **occupying** the vehicle.

This exclusion does not apply:

- a. To a share-the-expense car pool; or
- b. When **your insured car** is being used during any period of time an **insured person** is logged into a **transportation network platform** as a driver, a passenger is not **occupying** the vehicle and that driver has not accepted a request through the **transportation network platform** to transport such passenger if:
 - (1) Such vehicle is described in the Declarations; and
 - (2) A specific premium charge indicates that Uninsured Motorists - Property Damage coverage is provided for such vehicle.