

TEXAS PERSONAL AUTOMOBILE POLICY -- AMENDATORY ENDORSEMENT

INCIDENTAL BUSINESS USE

In consideration of the premium received for this endorsement, your Texas Personal Automobile Policy is modified in accordance with this Endorsement.

Part A – Definitions is amended by adding the following Definition 30– **Incidental Business Use**.

30. **Incidental Business Use** means either of the following:

- a. an **insured person's** operation or use of a **covered auto** solely to travel to or between three (3) or fewer customer, client or work locations in a single day.
- b. an insured person's operation or use of a covered auto in the performance of occasional errands on behalf of an employer. This provision applies only where the performance of such errands is not a regular job function.

Incidental Business Use does not include use of a **covered auto** or **non-owned auto** for any of the following:

- a. The transport of persons or property for a fee or other consideration, including hourly or salaried compensation from an employer. This provision applies where the transport of persons or property is a regular job function or the primary basis for the fee, consideration or compensation.
- b. Delivery or pick-up of any goods, merchandise or property for a fee or other consideration, including hourly or salaried compensation from an employer. This provision applies where the pick-up or delivery of goods, merchandise or property is a regular job function or the primary basis for the fee or other consideration.
- c. The transport of any hazardous or toxic material or substance for a fee or other consideration, including hourly or salaried compensation from an employer. This provision applies where the transport of such substances or materials is a regular job function or the primary basis for the fee or other consideration.
- d. Towing, snow removal or similar activity. This limitation does not apply to use of a **covered vehicle** for the removal of snow at **your** primary residence address.
- e. In connection with a **Transportation Network Company**.

Incidental Business Use does not include any operation or use of a **covered auto** or **non-owned auto** that is insured under a commercial auto, business, fleet, garaging or similar policy of insurance.

Part B – Liability to Others, Section 4 -- Exclusions is amended by replacing Exclusion 1(b) with the following language:

b. used in the course of any **business**. However, this exclusion does not apply to **incidental business use**.

Part D – Excess Medical Expense Coverage, Section 3 -- Exclusions is amended by replacing Exclusion 1 with the following language:

1. sustained while **occupying an auto** used in the course of any **business**, or arising from the use of any **auto** in connection with a **business**. However, this exclusion does not apply to incidental **business use**.

Part E – Uninsured & Underinsured Motorist Coverage, Section 3 -- Exclusions is amended by replacing Exclusion 1(b) with the following language:

b. used in the course of any **business**. However, this exclusion does not apply to **incidental business use**.

Part F – Physical Damage Coverage, Section 3 – Exclusions is amended by replacing Exclusion 1(b) with the following language:

b. used in the course of any **business**. However, this exclusion does not apply to **incidental business use**.

Part H – Accidental Death Benefit, Section 3 -- Exclusions is amended by replacing Exclusion 1(c) with the following language: 1. occurring while a **covered auto** is used in the course of any **business**. However, this exclusion does not apply to incidental **business use**.

Except as expressly modified in this Endorsement, all other terms and conditions of the policy remain in full force and effect.