NAMED INSURED | POLICY NO. | POLICY TERM to | AGENT NO.

# Notice To Policyholders
# Ride Sharing And Vehicle Sharing Exclusions

THIS NOTICE DOES NOT PROVIDE COVERAGE NOR DOES THIS NOTICE REPLACE ANY PROVISIONS 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 NOTICE, THE PROVISIONS OF THE POLICY SHALL PREVAIL.

This Notice provides information and explains coverage changes in regards to ride sharing arrangements through Transportation Network Companies (TNCs) and vehicle sharing programs.

Ride Sharing: TNCs typically offer a ride sharing service which uses smart-phone applications and other Internet-based platforms to connect passengers with drivers who use personal autos to provide transportation services for a donation or a fee. Your policy's Liability Coverage contains an exclusion for an insured's liability arising out of the ownership or operation of a vehicle while it is being used as a public or livery conveyance.

Generally implicit in the terms 'public or livery conveyance' is the concept that the vehicle is being used for a commercial purpose which may involve a charge. That ride sharing services are available to the general public as a conveyance for a charge, such as a donation or a fee, may suggest that such exposure falls within the scope of the 'public or livery conveyance' exclusion. To provide clarity with this exclusion, references to the transportation network platform are added.

Vehicle Sharing: Vehicle sharing programs are becoming widely used in many states. Such programs facilitate the sharing of privately owned vehicles for noncommercial use by individuals enrolled in the program. These programs typically attract individuals who do not own a vehicle and provide them more flexibility than the traditional car rental businesses. In order to address vehicle sharing situations, we have revised the following forms to exclude coverage in situations when your covered auto or a non-owned auto is being operated within the context of a personal vehicle sharing program.

With this renewal, 02544(12-15), Amendatory Endorsement Personal Umbrella Policy -- Michigan is revised to include the following changes:

- Definitions section:
  - Transportation network platform has been added. This is a clarification in coverage.
- Exclusions section:
  - The business use exclusion was revised by adding in verbiage that clarifies the intent of what will be covered for business use. We will provide coverage for business use when an underlying policy listed in the Declarations attached to the Personal Umbrella policy is providing this coverage and will not be for broader coverage than provided by this insurance.
  - The public or livery conveyance exclusion has been removed from the business use exclusion and made into a separate exclusion; it has also been revised to include instances where the insured is logged into a transportation network platform. This is a clarification of the exclusion previously shown. This exclusion was also revised to state that it does not apply when the auto is used for volunteer or charitable purposes or when the individual is reimbursed for normal operating expenses. This is a broadening of the coverage previously provided.
  - An exclusion has been added to which excludes bodily injury, personal injury or property damage coverage while your motor vehicle is enrolled in a personal vehicle sharing program under the terms of a written agreement and being used in connection with such program by individuals other than you or any member of your household. This is a reduction of the coverage previously provided.

- Conditions section:
  - The Duties After Loss provisions has been revised to note that a written notice is no longer needed when you are notifying us of a loss. We ask that you notify us in a promptly manner of a loss or occurrence. This is a clarification in coverage.
  - The Termination provision has been revised by updating the number of days required to provide notice to you when a policy is to be cancelled or non-renewed. This is a reduction in the notification period for this provision.