

# Home State County Mutual Insurance Company

## VALUE PLUS LIABILITY COVERAGE ENDORSEMENT

This endorsement amends your Value Policy as follows:

If **you** paid the premium for the Value Plus Liability Coverage, the following shall apply:

1. Policy Definition #12 for “**family member**” is deleted and replaced as follows:

12. “**Family member**” means:

- a. Any person related to **you** by blood, marriage or adoption who **resides** in **your** household;
- b. The named insured’s spouse who does not **reside** in the named insured’s household if that spouse is living apart from the named insured during a period of separation in contemplation of divorce;
- c. **Your** ward or foster child, who **resides** in **your** household; and
- d. **Your** dependent child under the age of 26 who is a driver and does not dwell with **you** because that child is temporarily away at school, but who intends to **reside** with **you**.

If the named insured is a legal entity and is not a person, no one will be considered a **family member**.

2. Policy Definition #27 for “**undisclosed operator**” is deleted and replaced as follows:

27. “**Undisclosed operator**” is any person or regular operator of an **insured auto**, who is not shown on the **Declarations Page** and who is neither a **family member** or **resident** of **your** household.. “Regular operator” as used in this definition includes any person not listed on the **Declarations Page** who has or had care, custody or control of the **insured auto** for more than 7 days during the policy term shown on the **Declarations Page**, and does not qualify as an **insured person**. The 7 days referred to in this definition may be consecutive or cumulative.

3. The Limit of Liability applicable to the use of an **auto** by **you** or a **family member** shall also apply to any other person, other than an **undisclosed operator** or a named excluded driver, who:

- a. Has a valid driver’s license; and
- b. Is using an **insured auto** with express permission from **you** or a **family member** to do so; and
- c. Is using the **insured auto** within the scope of that permission from **you** or a **family member**.

Anything in conflict with this extension of coverage limits found in the Liability Coverage Additional Definition of “**insured person**” in clause 2.b. of **your** policy shall have no effect.

4. Without increasing the limit of liability for an **insured person**, if the lessor of **your insured auto** is listed on the policy and is found liable for **bodily injury** or **property damage** arising out of the use of the **insured auto** by an **insured person**, the limit of liability is extended, but only with respect to the legal liability of that lessor, so that the applicable limits of liability for the **bodily injury** and **property damage** are:

Bodily Injury	\$100,000 per person/\$300,000 per accident
Property Damage	\$50,000 per accident

This extension of coverage for the lessor’s liability:

- a. Will only apply to damages **your** lessor becomes legally responsible for because of **bodily injury** or **property damage** resulting from an **accident** covered by **your** policy;
- b. Shall not increase **our** limits of liability for any **insured person** to an amount in excess of the limit of liability shown on the **Declarations Page**; and
- c. Is concurrent with, and not in addition to, the coverage provided for the **insured person**.

5. Liability Coverage Exclusion 16 is deleted and shall have no effect on the coverage provided under this policy.

6. Liability Coverage Exclusion 18 is deleted and shall have no effect on the coverage provided under this policy.

All other terms and conditions of the policy remain unchanged.