

MINNESOTA - GARAGE COVERAGE DRIVER CONTROL ENDORSEMENT

Attached to and forming a part of Policy Number	Endorsement Effective (Standard Time)					Endorsement Number
	mm	dd	yy	12:01	A.M.	

(The above information is required only when this endorsement is issued subsequent to preparation of the policy.)

A. FURNISHED AUTO EXCLUSION – DEALERS ONLY

We will not pay for "bodily injury", "property damage" or "loss" arising out of the use of any "auto" owned by you and "furnished or available for regular use" of owners, partners, officers, employees, spouses, children or relatives of yours or any other person. "Furnished or available for regular use" means the right to frequent use of an "auto" for purposes that are not necessary or incidental to "garage operations". Other than to drivers under the age of 21, this exclusion does not apply to the persons named in the Schedule of Drivers Furnished "Autos".

Schedule of Drivers Furnished "Autos"

B. AUTOS FURNISHED OR AVAILABLE FOR REGULAR USE – DRIVERS UNDER THE AGE OF 21 OR DRIVERS NOT SCHEDULED ABOVE

If you have furnished, or made available for the regular use, an "auto" to a driver for purposes that are not necessary or incidental to your "Garage Operations," and that person is under the age of 21 or is not named in the Schedule of Drivers above, the Limit of Liability Insurance and the Limit of Uninsured Motorist Insurance Coverage are amended to that shown in the Schedule below. We will not pay for damages for "loss" under Physical Damage Coverage or any other coverage.

Schedule

Coverage		Limit of Liability	
Liability	Bodily Injury	Each Person	\$30,000
		Each Accident	\$60,000
	Property Damage	Each Accident	\$10,000
Personal Injury Protection	Medical	Each Person	\$20,000
	Work Loss, Essential Services, Funeral and Survivor Benefits		85%
		Each Person	\$20,000
Uninsured Motorist Coverage	Bodily Injury	Each Person	\$25,000
		Each Accident	\$50,000