

**EXCLUSION – AUTO DRIVEN BY AN  
UNACCOMPANIED PROSPECTIVE BUYER**  
(EXCEPT FOR MINIMUM LIMITS PRESCRIBED BY LAW OR STATUTE)

This endorsement modifies insurance provided under the following:

GARAGE COVERAGE FORM

- A.** The following exclusion is added to **B. Exclusions, SECTION II – LIABILITY COVERAGE:**

This insurance does not apply to the following:

**Unaccompanied Prospective Buyer**

“Bodily injury” or “property damage” that arises out of or results from the use of a covered “auto” while the covered “auto” is being driven by a “prospective buyer” unaccompanied by an “employee acting as a salesperson”.

This exclusion applies to the extent that the limits of liability stated on the declarations page exceed the minimum financial responsibility limits required by any Motor Vehicle or Automobile:

1. Financial Responsibility Law or Statute, or
2. No-Fault Law or Statute, or
3. Uninsured or Underinsured Motorist Law or Statute.

In the State the “accident” occurs.

- B.** The following exclusion is added to **B. Exclusions, SECTION IV – PHYSICAL DAMAGE COVERAGE:**

We will not pay for “loss” caused by or resulting from the following. Such “loss” is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the “loss”.

**Unaccompanied Prospective Buyer**

“Loss” that arises out of or results from the use of a covered “auto” while the covered “auto” is being driven by a “prospective buyer” unaccompanied by an “employee acting as a salesperson”.

- C.** The following definitions are added to **SECTION VI – DEFINITIONS:**

“Employee acting as a salesperson” means a person working for salary or wages, or commission as a percentage of the sale of an “auto”, for the purpose of selling “autos”, where the insured, as employer, has the power or right to control and direct the employee.

“Prospective buyer” means a person who presents a valid driver license and is shopping for an “auto” for the expressed purpose of buying or contracting to buy an “auto” and who is not related by blood, marriage, dependency or law to any “insured” or employee of the “insured”.

All other terms and conditions of this policy remain unchanged.