

**NAMED OPERATOR COVERAGE  
(Non-Owned Autos Only)**

This endorsement modifies insurance provided under the following:

**BUSINESS AUTO COVERAGE FORM**

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below:

Endorsement Effective	Policy Number
Named Insured	

**SCHEDULE**

**Name of Person:** \_\_\_\_\_

It is agreed that:

1. The insurance applies
  - (a) to the use in your garage business of any **auto** not owned by you, but only while the person named in this endorsement is operating or present in the **auto**, and
  - (b) to the person named in this endorsement, as **insured**, and to any person or organization with respect to his or its liability because of acts or omissions of such person, as **insured**.
2. The insurance does not apply
  - (a) to the use of any **auto** as a public or livery conveyance or in the business of trucking for others, or
  - (b) to the use of any **auto** owned by or registered in your name, or
  - (c) to any employee, as **insured**, with respect to **bodily injury** to another employee of the same employer injured in the course of such employment.