



**OREGON MUTUAL INSURANCE COMPANY  
PERSONAL VEHICLE SHARING EXCLUSION ENDORSEMENT**

M2854A (5-12)

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

This endorsement modifies insurance provided under the following:

**BUSINESS AUTO COVERAGE FORM**

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

**PERSONAL VEHICLE SHARING EXCLUSION**

We will not pay:

1. for "bodily injury", "property damage", medical payments, uninsured/underinsured motorist, uninsured motorist property damage, comprehensive, and collision coverages arising out of a lease, maintenance or use, loading or unloading of a covered "auto" when the covered "auto" is used in a "personal vehicle sharing program", club or similar sharing arrangement.
2. for any other coverages purchased under your business auto policy while your covered "auto" is used in a "personal vehicle sharing program", club or similar sharing arrangement.
3. legal liability to defend or indemnify you, for any loss or injury that occurs during any time period while your covered "auto" is under the operation and/or control of any person or organization using your vehicle in a "personal vehicle sharing program", club or similar sharing arrangement.

"Personal vehicle sharing" means the use of private passenger type autos by persons other than the vehicle's registered owner, in connection with a "personal vehicle sharing program", club or similar sharing arrangement.

"Personal vehicle sharing program", club or similar sharing arrangement means a legal entity qualified to do business pursuant to the laws in the state where the "auto" is registered and which is engaged in the business of facilitating the sharing of private passenger type autos for noncommercial use by individuals.

Exclusions 1., 2., and 3. (shown above) do not apply to share-the-expense car pools.