

GEMINI INSURANCE COMPANY

This endorsement, effective on _____, at 12:01 AM, forms a part of policy number _____ of Gemini Insurance Company.

COVERAGE LIMITATION FOR NON-SPECIFIED DRIVERS

In consideration of the premium charged, it is agreed that the policy limits afforded by this policy, and all endorsements attached hereto, shall apply only to any claim arising from an accident which occurs while any covered automobile is being driven or operated by a specified driver.

A specified driver is any licensed driver or operator:

1. Specifically listed on your application for this policy, or
2. Added to this policy by proper notification after the policy is bound, or
3. The driver of any "hired" or "non-owned" automobile covered by this policy, or
4. The driver of any covered automobile if the driver is not regularly furnished with a covered automobile for use in his employment.

You must notify us of any additional drivers within 15 days of the date of hire or the date the operator is furnished a covered automobile for use in his employment. Notification will include the driver's name, date of birth, driver license number and a copy of his MVR (Motor Vehicle Report). In the event that you fail to give us this notice, the individual will not be considered a specified driver.

The policy limits applicable to any claim arising from a non-specified driver shall be the minimum statutory limits required by the state in which the vehicle is being operated at the time of the accident. You agree to reimburse us should we be required to pay any claim in excess of such applicable minimum statutory limits, which arises out of any accident which occurs while any covered automobile is being driven or operated by a non-specified driver. The maximum amount payable for physical damage coverage (specified perils, comprehensive, and collision) on a covered automobile resulting from a claim involving a non-specified driver shall be the amount due the lienholder at the time of the claim.

You further agree that we shall not be liable for any claim which: 1) results from any actions and/or omissions of a non-specified driver, and 2) arises out of ownership, maintenance, operation or use of any non-covered automobile.

You accept this endorsement by your signature below.

Insured

Countersigned by:



Gemini Insurance Company