



TRUCKERS INSURANCE FOR NON-TRUCKING USE ENDORSEMENT

This endorsement, when purchased, forms part of Form NH200. All other clauses terms and conditions not disclosed or modified herein remain as stated in Form NH200 in its original content. Please read it carefully.

In return for payment of the premium, and subject to all terms and conditions of the policy, we agree to the following:

Coverage

Auto Liability as described in form NH200 is extended to provide coverage to a covered **auto** in transit while being exported from the United States of America to Mexico, subject to the following conditions:

- a) The covered **auto** must not be used to carry persons.
- b) Must not be used to carry property.
- c) The covered **auto** must be in transit to Mexico.
- d) There is no coverage for Medical Expenses.

SECTION II – LIABILITY COVERAGE

B. EXCLUSIONS

10. TYPE OF USE

Is replaced with the following:

10. TYPE OF USE

Bodily Injury or **Property Damage** to any person for liability arising out of the ownership or operation of a covered **auto** while it is:

- a. Used to carry property in any line of business.
- b. Being used to carry property for a fee;
- c. Being used to carry people other than the driver;
- d. Used for commercial or business purposes including but not limited to delivery of services or goods of any kind;
- e. Hauling any kind of hazardous cargo.
- f. In use in the business of anyone to whom the covered “auto” is rented or leased.
- g. Anyone engaged in the business of transporting property by “auto for hire” who is liable for your conduct.
- h. Hauling or pulling any type of trailer or vehicle, unless such hauled or pulled trailer or vehicle is listed as an insured trailer or vehicle on the policy declarations and premium has been charged for the incremental exposure consequence of such operation. No coverage is provided when hauling or pulling 2 or more trailers or vehicles.

The following exclusions are added:

30. TYPE OF VEHICLE

Bodily Injury or **Property Damage** to any person for liability for the of use of the following type of vehicles:

1. Cement mixer trucks.
2. Ready mix trucks.

3. Heavy duty tow trucks.
4. Crane trucks.
5. Garbage collection trucks.
6. Fire engine trucks.
7. Covered auto does not include:
 - a. any specially constructed motor vehicle;
 - b. any specially constructed trailer or semi-trailer; or
 - c. any vehicle with permanently mounted special equipment

which is manufactured, assembled, remodeled or rebuilt as a complete unit and is not primarily designed for the transportation of persons or property but is designed and intended for use at points where work is being performed, with movement on a highway or street, if any, purely incidental to its use in the work for which designed and intended.

31. MCS-90 FORM

Insurance provided under this form does not apply to actual or alleged “injury or damage”, or any “ultimate net loss”, costs or expenses of any kind, allegedly resulting therefrom, based upon, arising out of, directly or indirectly, in whole or in part, or in any way involving any insured, the terms of “Endorsement for Motor Carrier Policies of Insurance for Public Liability” under Section 29 and 30 of the Motor Carrier Act of 1980 or the terms of any similar endorsement required by Federal or State statutes.

SECTION III – MEDICAL EXPENSES COVERAGE

Is deleted in its entirety and replaced with:

This policy and endorsements do not provide coverage for Medical Expenses to the driver and or any other passenger of the insured **auto**.

SECTION IV – UNINSURED / UNDER INSURED COVERAGE

This policy and endorsements do not provide coverage for Uninsured / Underinsured to the insured **auto**.

SECTION V – PERSONAL INJURY PROTECTION COVERAGE

This policy and endorsements do not provide coverage for Personal Injury Protection.

SECTION VI – TRAILER INTERCHANGE

This policy and endorsements do not provide coverage for Trailer Interchange the insured **auto**.

SECTION VII – PHYSICAL DAMAGE COVERAGE

This policy and endorsements do not provide coverage for Physical Damage to the insured **auto**.

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