

PRAETORIAN INSURANCE COMPANY

This endorsement, effective on _____, at 12:01 A.M. standard time at your mailing address shown in the Declarations, forms a part of and modifies insurance provided under policy number _____ of Praetorian Insurance Company issued to _____.

**ENDORSEMENT LIMITING COVERAGE
IN EVENT OF ACCIDENT OR LOSS
INVOLVING "NON-SPECIFIED OPERATORS"**

In consideration of premium charged for the policy to which this endorsement applies, it is agreed that the policy limits afforded by this policy, and all endorsements attached hereto, shall apply only to claims or losses caused by an "accident" and resulting from the ownership, maintenance or use of a covered "auto" while said "auto" is being operated or used by a "specified operator".

A "specified operator" means any licensed operator or driver who is:

- 1) Specifically listed on your application for insurance with respect to this policy; or
- 2) Added to this policy as an additional "specified operator" after issuance of the policy; such addition to be accomplished in the manner hereinafter set forth; or
- 3) The operator or driver of any hired or non-owned "auto" covered by this policy; or
- 4) The operator or driver of an "auto" covered by this policy, if such operator is not regularly furnished with a covered "auto" for use in the course and scope of employment by the insured.

A "non-specified operator" means an individual, otherwise covered by this policy, who does not qualify as a "specified operator".

Should you desire to add a "specified operator" (who is regularly furnished with a covered "auto" for use in the course and scope of employment) to this policy, you shall provide us the following information in writing within fifteen (15) days of either 1] the initial hire date or 2] the first date the operator or driver begins regularly operating a covered "auto" on your behalf, whichever occurs first:

- Full Name, and
- Driver's License Number.

In the event you fail to give us such written notice within the timeframe specified above, the individual concerned shall be considered a "non-specified operator", rather than a "specified operator" under this policy.

For any claim arising out of an accident resulting from the ownership, maintenance or use of a covered "auto" while said "auto" is being operated or used by a "non-specified operator", the policy limits afforded by this policy shall be the minimum statutory limits required by the state in which said "auto" is being operated or used at the time of such 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 while any covered "auto" is being operated or used by a "non-specified operator".

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 operator" and, 2) arises out of the ownership, maintenance, operation or use of any "auto" that is not a covered "auto".

By your signature hereto you hereby accept this endorsement.

Insured

Countersigned by:

Shute Webb Thompson

Praetorian Insurance Company

Except as expressly set forth herein, nothing contained in this endorsement shall vary, waive, alter or amend any other term or condition of this policy. This endorsement shall supersede any policy provision to the contrary and shall take effect on the date and at the time indicated above.

