



**Abram Interstate Insurance Services, Inc.**  
 2211 Plaza Drive, Suite 100, Rocklin, CA 95765  
**Underwritten by: TOPA Insurance Company**  
 License # 0D08440

## NON-OWNER AUTOMOBILE ENDORSEMENT

**Named Insured:** \_\_\_\_\_

**Policy Number:** \_\_\_\_\_

Please take notice that the type of insurance you requested is **NOT TYPICAL**.

If you own a vehicle, this is **NOT** the type of insurance you should purchase. **NON-OWNER** insurance only protects you when you are driving an automobile in which you have **NO OWNERSHIP OF ANY KIND**. This type of insurance **DOES NOT** cover you while driving a vehicle that is in any way work-related. This policy **MAY NOT** cover you while driving a vehicle owned by a resident of your household nor a vehicle available or loaned to you on a regular basis.

**INSURING AGREEMENT**

If Non-Owner Liability coverage is purchased, the first paragraph of the "Part 1-Liability Coverage A (Bodily Injury) and Coverage B (Property Damage) Liability Coverage Insuring Agreement" in your policy is deleted and replaced as follows:

We will pay damages, except for punitive or exemplary damages, up to the policy limits stated on the **Declarations Page**, for which you are legally liable because of **bodily injury** or **property damage** resulting from the **use** of a **non-owned automobile**. The **bodily injury** or **property damage** must be caused by an accident and not be expected nor intended from **your** standpoint.

**UNINSURED/UNDERINSURED MOTORIST COVERAGE**

The terms and conditions of this endorsement also apply to Uninsured/Underinsured Motorist Coverage described in your policy.

**DEFINITIONS**

If Non-Owner Liability coverage is purchased, then the following definitions replace those in your policy under "DEFINITIONS USED THROUGHOUT THIS POLICY":

**"Non-owned automobile"** means an **automobile** used by **you** with the express or implied permission of the owner and the **automobile** is not owned by, leased by, furnished to, or available for regular **use** of **you**, a **relative** or a **resident** of the household in which **you** reside.

**"You"** and **"Your"** means the named person on the **Declarations page** of your policy. You and your does not include any other operator or owner of the vehicle.

Aside from the other restrictions of this form, I understand the NON-OWNER policy does NOT apply to:

1. Vehicles I own, are registered to me, or available for my regular use;
2. Vehicles owned by my employer, or in any way work related;
3. Vehicles owned by any relative, spouse, or any other persons I reside with;
4. Any non-private passenger-type automobile;
5. Physical damage coverage on any vehicle.

If you acquire a vehicle, you must add that vehicle to your policy and pay any additional fees and premium. As this policy only covers you, when adding a vehicle, you must also add by endorsement any licensed spouse, cosigner and other drivers. The vehicle(s) and drivers(s) **WILL NOT** be covered until bound by the company or its representative.

I understand the **NON-OWNER** policy for which I am applying covers only me. No other persons are covered under this insurance at any time and no other persons can be added to this insurance.

**Accepted: x** \_\_\_\_\_  
 Signature of Applicant

\_\_\_\_\_  
 Date

**Accepted: x** \_\_\_\_\_  
 Signature of Parent or Legal Guardian (IF REQUIRED)

\_\_\_\_\_  
 Date

The restriction wording on this application is a brief description of the actual policy/endorsement provisions and is not intended to replace the policy. Please read your policy carefully for the actual conditions, definitions and exclusions.

This form **cannot be uploaded**; it **must** be printed, signed and mailed (or faxed) to:

Abram Interstate Insurance Services, Inc.  
 2211 Plaza Drive, Suite 100  
 Rocklin, CA 95765  
**PHONE: 916-780-7000 FAX: 916-780-7181**