

NAMED DRIVER EXCLUSION

This endorsement forms a part of Policy No. _____ issued to _____
 by the at its Agency located in and is effective from _____ (12:01 a.m. Standard Time).

Important Exclusion (MUST BE COMPLETE)

The California Insurance Code requires an insurer to provide uninsured motorist coverage in each bodily injury liability policy it issues covering liability arising out of the ownership, maintenance, or use of a motor vehicle. Those provisions also permit the insurer and the applicant to delete such coverage completely or to delete such coverage when a motor vehicle is operated by a natural person or persons designated by name. Uninsured Motorist coverage insures the insured his or her heirs, or legal representatives for all sums within the limits established by law, which the person or persons are legally entitled to recover as damages for bodily injury, including any resulting sickness, disease, or death, to the insured from the owner or operator of an uninsured motor vehicle not owned or operated by the insured or a resident of the same household. An uninsured motor vehicle includes an underinsured motor vehicle as defined in sub division (p) of section 11580.2 of the Insurance Code.

In consideration of the premium charged, It is understood and agreed that **we** shall not be liable for damages, losses or claims arising out of the maintenance, operation or use of an **insured car**, equipment, or any other **private passenger car, utility car, or utility trailer**, by the person(s) listed below, whether or not such operation or use was with the express or implied permission of any person insured under this policy. This includes any claim for damages made against **you**, a **resident relative**, or any other person(s) or organization(s) that is vicariously liable for a vehicle **accident**, arising out of the operation, maintenance, or use of **your insured car**, or any non-owned **private passenger car, utility car, or utility trailer**, by an excluded driver(s). However, this exclusion will not apply to any defense **we** provide for **bodily injury and/or property damage** liability imputed to the named **insured**.

It is understood that **our** obligation to defend under this policy shall not apply nor accrue to the benefit of any excluded person(s) or any third party claimant while any **private passenger car, utility trailer, or utility car** is being used or operated by any of the excluded persons designated below.

You agree to reimburse **us** for any payment made by **us** to a loss payee because of loss arising from the use or operation of **your insured car** by a person listed below.

(The Excluded Driver(s))

DELETION AGREEMENT

Pursuant to the authority of the California Insurance Code, the undersigned, a named insured in the policy, and the company providing the insurance agrees to the deletion of all coverage and obligation to defend, and including specifically uninsured motorist coverage as described above.

This exclusionary endorsement shall be binding upon every **insured** while such policy is in force, and shall continue to be so binding with respect to any continuation, renewal or replacement of such policy by the named **insured**, or with respect to reinstatement of such policy within 30 days of any lapse thereof.

DO NOT SIGN THIS AGREEMENT UNTIL YOU READ, UNDERSTAND, AND AGREE TO THE TERMS IT.

Date: _____

Acknowledged by: _____
 Named Insured