

EXCLUSION OF NAMED DRIVER (MARYLAND ENDORSEMENT)

It is agreed that effective on and after the date shown below, “we” shall not be liable for damages, losses or claims while an “auto we insure” is being operated by:

Named Driver(s)

The following persons are also excluded:

- (1) From all coverages when an excluded named driver is operating an “auto we insure:”
 - (a) the “auto” or “miscellaneous vehicle” owner;
 - (b) “you” and/or “your” spouse, if a “resident;”
 - (c) “your” “relative;” and
 - (d) any other person, except for the Personal Injury Protection Benefits and Uninsured/Underinsured Motorists Coverages required by the Maryland Insurance Code, if such coverages are not available under any other automobile insurance policy.
- (2) From Uninsured/Underinsured Motorists Coverages when “occupying” or struck as a pedestrian by an “auto we insure” operated or used by an excluded named driver:
 - (a) “you” and/or “your” spouse, if a “resident;”
 - (b) “your” “relative;” and
 - (c) all other persons having other applicable automobile insurance.

This exclusion also applies to the use of any other “auto” or “miscellaneous vehicle” to which the terms of the policy would ordinarily be extended and applies whether or not such operation or use was with the express or implied permission of a person insured under this policy.

This form, effective _____, is part of Policy Number _____
(12:01 A.M. Standard Time)

Issued to _____
“Named Insured”