UTAH FULL COVERED AUTOS LIABILITY LIMIT  
FOR CUSTOMERS

R

E

V

I

S

E

D

This endorsement modifies insurance provided under the following:

AUTO DEALERS COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

CHANGES IN COVERED AUTOS LIABILITY COVERAGE

Paragraph **2. Who Is An Insured** is replaced by the following and supersedes any provision to the contrary:

2. Who Is An Insured

The following are "insureds" for covered "autos":

a. You for any covered "auto".

b. Your customers while using with your permission a covered "auto" you own, hire or borrow.

c. Anyone else while using with your permission a covered "auto" you own, hire or borrow, but only up to $90,000 for each "accident", which is the minimum combined single limit of liability specified by UTAH CODE ANN. Section 31A-22-304, except:

(1) The owner or anyone else from whom you hire or borrow a covered "auto". This exception does not apply if the covered "auto" is a "trailer" connected to a covered "auto" you own.

(2) Your "employee" if the covered "auto" is owned by that "employee" or a member of his or her household.

(3) Someone using a covered "auto" while he or she is working in a business of selling, servicing or repairing "autos" unless that business is yours.

(4) Anyone other than your "employees", partners (if you are a partnership), members (if you are a limited liability company), or a lessee or borrower or any of their "employees", while moving property to or from a covered "auto".

(5) A partner (if you are a partnership) or a member (if you are a limited liability company) for a covered "auto" owned by him or her or a member of his or her household.

d. Anyone liable for the conduct of an "insured" described above but only to the extent of that liability.

e. Your "employee" while using a covered "auto" you do not own, hire or borrow in your business or your personal affairs.