

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**EDUCATION AFFINITY ENDORSEMENT**

The provisions of the policy apply unless modified by the endorsement.

A. Definitions

The following definitions are added:

1. "School" means the following.
 - a. A state licensed primary or secondary, public or private educational institution.
 - b. A state accredited undergraduate college or university.
 - c. A state accredited graduate college or university.
2. "School business" means the following.
 - a. Travel required by your duties while employed by the "school."
 - b. Travel while on business for the affinity group.
 - c. This excludes your commute between "school" and your primary residence.
3. "Member" means a listed operator who is a member of the affinity group for which this endorsement applies.

B. Member Endorsement Features

1. **Other than Collision Deductible Waiver:** Any deductible amount applicable to "Other than Collision" coverage will be reduced to \$0 for any malicious mischief or vandalism loss that occurs to "your covered auto" while:
 - a. Parked on "school" property.
 - b. When used for "school" related events.
2. **Collision Deductible Waiver:** Any deductible amount applicable to collision coverage will be reduced to \$0 for any covered collision loss that occurs to "your covered auto" while the "member" is operating the vehicle on "school business."
3. **Personal Property Coverage:** Personal property, or "school" property for which the "member" is held responsible by the "school." This includes materials used in the course of the "member's" employment for the "school" stolen from or damaged while in "your covered auto." Personal property is covered at actual cash value up to a limit of \$2,500 per occurrence. A \$50 deductible applies to losses under this additional coverage.

This additional personal property coverage does not apply to the following property:

- a. Money, banknotes, bullion, gold, silver, platinum, coins, or medals.
- b. The legal obligation of an insured to pay because of the unauthorized use of credit cards in the insured's possession.
- c. Business data, including such data stored in:
 - (1) Books of account, drawings, or other paper records.
 - (2) Electronic data processing tapes, wires, records, discs, or other software media.We will cover the cost of blank recording or storage media, and of pre-recorded computer programs available on the retail market.
- d. Manuscripts.

- C. **If the insured has any other insurance for claims covered under B.3. the insurance provided by this endorsement shall be primary over such other insurance.**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**EDUCATOR ENDORSEMENT**

The provisions of the policy apply unless modified by the endorsement.

A. Definitions

The following definitions are added:

1. "Educator" means a listed operator who is employed full time at a "school" as an administrator or faculty member other than a teaching assistant.
2. "School" means the following.
 - a. A state licensed primary or secondary, public or private educational institution.
 - b. A state accredited undergraduate college or university.
 - c. A state accredited graduate college or university.
3. "School business" means the following.
 - a. Travel required by your duties while employed by the "school."
 - b. This excludes your commute between "school" and your primary residence.

B. Educator Endorsement Features

1. **Other than Collision Deductible Waiver:** Any deductible amount applicable to "Other than Collision" coverage will be reduced to \$0 for any malicious mischief or vandalism loss that occurs to "your covered auto" while:
 - a. Parked on "school" property.
 - b. When used for "school" related events.
2. **Collision Deductible Waiver:** Any deductible amount applicable to collision coverage will be reduced to \$0 for any covered collision loss that occurs to "your covered auto" while the "member" is operating the vehicle on "school business."
3. **Personal Property Coverage:** Personal property, or "school" property for which the "member" is held responsible by the "school." This includes materials used in the course of the "member's" employment for the "school" stolen from or damaged while in "your covered auto." Personal property is covered at actual cash value up to a limit of \$2,500 per occurrence. A \$50 deductible applies to losses under this additional coverage.

This additional personal property coverage does not apply to the following property:

- a. Money, banknotes, bullion, gold, silver, platinum, coins, or medals.
- b. The legal obligation of an insured to pay because of the unauthorized use of credit cards in the insured's possession.
- c. Business data, including such data stored in the following.
 - (1) Books of account, drawings, or other paper records.
 - (2) Electronic data processing tapes, wires, records, discs, or other software media.We will cover the cost of blank recording or storage media, and of pre-recorded computer programs available on the retail market.
- d. Manuscripts.

- C. **If the insured has any other insurance for claims covered under B.3. the insurance provided by this endorsement shall be primary over such other insurance.**