***REDUCTION OF COVERAGE AS RESPECTS OPERATION BY NAMED PERSON(S) ENDORSEMENT****(N.S.E.F #28)*

**Please sign and return this endorsement. Keep a copy for your records.**

It is agreed that the limits and deductible amounts specified in Section A, A1, B, and/or C of the application or Certificate of Automobile Insurance are amended to read as stated below while:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Insuring Agreements** | | **Perils** | **Limits and Amounts** | | **Insured/ Not Insured** |
| **Section A**  Third Party Liability | | Legal Liability for bodily injury to or death of any person or damage to property |  | (exclusive of costs and post judgement interest) For loss or damage resulting from bodily injury to or the death of one or more persons, and for loss or damage to property, regardless of the number of claims arising from any accident |  |
| **Section A1**  Direct Compensation-Property Damage | | This policy contains a partial payment of recovery clause for property damage if a deductible is specified for direct compensation- property damage |  | Deductible |  |
| **Section B**  Mandatory Accident Benefits | Sub Sec 1. | Medical rehabilitation and funeral expenses |  | As stated in Section B of the policy |  |
| 2. | Death benefits and loss of income payments |
| **Section C** Loss of or Damage to Insured Automobile | Sub Sec 1. | All Perils |  | Amount deductible on each separate claim except for loss or damage by fire or lightning or theft of the entire automobile |  |
| 2. | Collision or Upset |
| **Section D**  Uninsured and Unidentified Automobile Coverage | |  |  | As stated in  Section D of the policy |  |

If more than one automobile is insured under this policy, this endorsement shall apply to the automobile(s) indicated in the Certificate of Automobile Insurance to which this endorsement is attached.

Signature of Insured: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Except as otherwise provided in this endorsement, all limits, terms, conditions, provisions, definitions and exclusions of the policy shall have full force and effect.

Attached to and forming part of Policy #:      Effective from:       to