

**N.S.E.F. NO. 28**  
**REDUCTION OF COVERAGE WITH RESPECT TO OPERATION BY**  
**NAMED PERSON(S) ENDORSEMENT**

INSURER:	Attached to and forming part of Policy No.:
INSURED:	This endorsement shall be effective from: <div style="float: right; text-align: right;"> <input type="checkbox"/> AM _____  <input type="checkbox"/> PM _____  Local Time </div> <div style="clear: both;"></div> <div style="text-align: center; margin-top: 5px;"> _____ YYYY _____ MM _____ DD _____ </div>

It is agreed that the limits, perils and deductible amounts specified in Sections A, A.1, B, and/or C of the Application or Certificate of Automobile Insurance are amended to read as stated below while \_\_\_\_\_ is personally driving the automobile.

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 ONE ACCIDENT.	
SECTION A.1 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	INSURED
SECTION B MANDATORY ACCIDENT BENEFITS	SUB-SEC. 1. MEDICAL, REHABILITATION AND FUNERAL EXPENSES	AS STATED IN SECTION B OF THE POLICY	INSURED
	2. DEATH BENEFITS AND LOSS OF INCOME PAYMENTS	AS STATED IN SECTION B OF THE POLICY	INSURED
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	INSURED

If more than one automobile is insured under this Policy, this endorsement shall apply only to the automobile(s) described under item(s) number \_\_\_\_\_ of the schedule of automobiles attached to and forming part of this Policy.

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

Date	
_____ YYYY _____ MM _____ DD _____	_____ Signature of Insured(s)