

**Safety Insurance Company
Safety Indemnity Insurance Company
Safety Property and Casualty Insurance Company**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**PERSONAL VEHICLE SHARING EXCLUSION
MASSACHUSETTS ENDORSEMENT**

We will not pay any claim for injury or property damage under the policy, while **your auto** is being used in a personal vehicle sharing program. Such programs allow the use of **your auto** by a person other than you or a **household member** under an agreement and with payment to you. This exclusion does not apply to Personal Injury Protection (Part 2).

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

ADDITIONAL ITEMS

PRIVATE PASSENGER ENDORSEMENTS ALPHABETICAL INDEX

<u>TITLE</u>	<u>FORM NO.</u>
\$100 Glass Deductible	MPY-0039-S (Ed. 04-08)
Agreed Amount Coverage - Comprehensive	MPY-0034-S (Ed. 04-08)
Antique Auto	M-0047-S (Ed. 04-08)
Commonwealth of Massachusetts Employees Using Autos They Do Not Own In the Course of Their Employment	M-0069-S (Ed. 01-80)
Coverage for Anyone Renting an Auto to You	M-0070-S (Ed. 04-08)
Coverage for Customized Vans and Pickups	MPY-0037-S (Ed. 04-08)
Excess Electronic Equipment Coverage	MPY-0041-S (Ed. 04-08)
Federal Employees Using Autos They Do Not Own In the Course of Their Employment	M-0049-S (Ed. 01-77)
Guest Occupants Exclusion – Motorcycles	M-0002-S (Ed. 04-08)
Massachusetts Mandatory Endorsement	M-0099-S (Ed. 09-11)
Mobile Home Endorsement	MPY-0002 (Ed. 01-77)
Non-Renewal of Policy - Motorcycles, Recreational Vehicles and Trailers	M-0103-S (Ed. 04-08)
Operator Exclusion Form	M-0106-S (Ed. 04-08)
Personal Vehicle Sharing Exclusion Massachusetts Endorsement	SVE 001 (Ed. 11-13)
Restriction for Personal Injury Protection for Employers Subject to The Massachusetts Workers' Compensation Act	M-0063-S
Stated Amount Coverage	MPY-0027-S (Ed. 04-08)
Substitute Transportation Coverage - \$45 per Day, Maximum Limit \$1,350	M-0105-S (Ed. 01-01)
Suspension of Coverage - Reduction of Limits	MPY-0032-S (Ed. 04-08)
Transportation of Fellow Employees, Students or Others	M-0004-S (Ed. 04-08)
Trust Endorsement	M-0107-S (Ed. 01-06)
Use of Other Autos - Vehicles Furnished or Available for Regular Use	M-0051-S (Ed. 04-08)
Use of Other Autos - Vehicles Furnished or Available for Use As Public or Livery Conveyances	M-0052-S (Ed. 04-08)
Waiver of Deductible	MPY-0016-S (Ed. 04-08)

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

Safety Specific Endorsements

Auto Loan/Lease Gap Coverage Endorsement	SLL 002 (Ed. 05-12)
Safety Shield Endorsement	SSA 001 (Ed. 05-12)
Safety Shield Plus Endorsement	SSA 002 (Ed. 05-12)
Suspension of Coverage and Reduction of Limits	SCR 00 32 (Ed. 09-12)

PRIVATE PASSENGER FORMS

<u>Title</u>	<u>Edition</u>
Massachusetts Automobile Insurance Policy	2008 Ed.
Massachusetts Motor Vehicle Liability Bond	
Application for Massachusetts Motor Vehicle Insurance	2008 Ed.
Coverage Selections Page	
Massachusetts Renewal Form	
Annual Mileage Discount Form	
Application for Benefits - Personal Injury Protection	
Massachusetts Motor Vehicle Liability Bond	
Statutory Notice of Cancellation of the Massachusetts Motor Vehicle Liability Policy	2008 Ed.
Legal Notice of Non-Renewal of Your Massachusetts Automobile Insurance Policy	
Notice of Transfer of Insurer	

Text Comparison

Documents Compared

AIB Org Personal Veh Sharing Exclusion M-0108-S.pdf - Adobe Acrobat Professional

Vehicle Sharing Exclusion SVE 001 11 13.pdf - Adobe Acrobat Professional

Summary

52 word(s) added

14 word(s) deleted

~~MASSACHUSETTS ENDORSEMENT - M-0108-S~~

~~Personal Vehicle Sharing Exclusion~~

We will not pay any claim for injury or property damage under the policy, while **your auto** is being used in a personal vehicle sharing program. Such programs allow the use of **your auto** by a person other than you or a **household member** under an agreement and with payment to you. This exclusion does not apply to Personal Injury Protection (Part 2).

~~[Ed. 10-13]~~

Safety Insurance Company
Safety Indemnity Insurance Company
Safety Property and Casualty Insurance Company

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PERSONAL VEHICLE SHARING EXCLUSION
MASSACHUSETTS ENDORSEMENT

We will not pay any claim for injury or property damage under the policy, while **your auto** is being used in a personal vehicle sharing program. Such programs allow the use of **your auto** by a person other than you or a **household member** under an agreement and with payment to you. This exclusion does not apply to Personal Injury Protection (Part 2).

Text Comparison

Documents Compared

Forms_List_07_01_13.pdf - Adobe Acrobat Professional

Forms_List.pdf - Adobe Acrobat Professional

Summary

17 word(s) added

5 word(s) deleted

474 word(s) matched

6 block(s) matched

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

ADDITIONAL ITEMS

PRIVATE PASSENGER ENDORSEMENTS ALPHABETICAL INDEX

<u>TITLE</u>	<u>FORM NO.</u>
\$100 Glass Deductible	MPY-0039-S (Ed. 04-08)
Agreed Amount Coverage - Comprehensive	MPY-0034-S (Ed. 04-08)
Antique Auto	M-0047-S (Ed. 04-08)
Commonwealth of Massachusetts Employees Using Autos They Do Not Own In the Course of Their Employment	M-0069-S (Ed. 01-80)
Coverage for Anyone Renting an Auto to You	M-0070-S (Ed. 04-08)
Coverage for Customized Vans and Pickups	MPY-0037-S (Ed. 04-08)
Excess Electronic Equipment Coverage	MPY-0041-S (Ed. 04-08)
Federal Employees Using Autos They Do Not Own In the Course of Their Employment	M-0049-S (Ed. 01-77)
Guest Occupants Exclusion – Motorcycles	M-0002-S (Ed. 04-08)
Massachusetts Mandatory Endorsement	M-0099-S (Ed. 09-11)
Mobile Home Endorsement	MPY-0002 (Ed. 01-77)
Non-Renewal of Policy - Motorcycles, Recreational Vehicles and Trailers	M-0103-S (Ed. 04-08)
Operator Exclusion Form	M-0106-S (Ed. 04-08)
Restriction for Personal Injury Protection for Employers Subject to The Massachusetts Workers' Compensation Act	M-0063-S
Stated Amount Coverage	MPY-0027-S (Ed. 04-08)
Substitute Transportation Coverage - \$45 per Day, Maximum Limit \$1,350	M-0105-S (Ed. 01-01)
Suspension of Coverage - Reduction of Limits	MPY-0032-S (Ed. 04-08)
Transportation of Fellow Employees, Students or Others	M-0004-S (Ed. 04-08)
Trust Endorsement	M-0107-S (Ed. 01-06)
Use of Other Autos - Vehicles Furnished or Available for Regular Use	M-0051-S (Ed. 04-08)
Use of Other Autos - Vehicles Furnished or Available for Use As Public or Livery Conveyances	M-0052-S (Ed. 04-08)
Waiver of Deductible	MPY-0016-S (Ed. 04-08)
<u>Safety Specific Endorsements</u>	
Auto Loan/Lease Gap Coverage Endorsement	SLL 002 (Ed. 05-12)
Safety Shield Endorsement	SSA 001 (Ed. 05-12)
Safety Shield Plus Endorsement	SSA 002 (Ed. 05-12)
Suspension of Coverage and Reduction of Limits	SCR 00 32 (Ed. 09-12)

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

ADDITIONAL ITEMS

PRIVATE PASSENGER ENDORSEMENTS ALPHABETICAL INDEX

<u>TITLE</u>	<u>FORM NO.</u>
\$100 Glass Deductible	MPY-0039-S (Ed. 04-08)
Agreed Amount Coverage - Comprehensive	MPY-0034-S (Ed. 04-08)
Antique Auto	M-0047-S (Ed. 04-08)
Commonwealth of Massachusetts Employees Using Autos They Do Not Own In the Course of Their Employment	M-0069-S (Ed. 01-80)
Coverage for Anyone Renting an Auto to You	M-0070-S (Ed. 04-08)
Coverage for Customized Vans and Pickups	MPY-0037-S (Ed. 04-08)
Excess Electronic Equipment Coverage	MPY-0041-S (Ed. 04-08)
Federal Employees Using Autos They Do Not Own In the Course of Their Employment	M-0049-S (Ed. 01-77)
Guest Occupants Exclusion – Motorcycles	M-0002-S (Ed. 04-08)
Massachusetts Mandatory Endorsement	M-0099-S (Ed. 09-11)
Mobile Home Endorsement	MPY-0002 (Ed. 01-77)
Non-Renewal of Policy - Motorcycles, Recreational Vehicles and Trailers	M-0103-S (Ed. 04-08)
Operator Exclusion Form	M-0106-S (Ed. 04-08)
<u>Personal Vehicle Sharing Exclusion Massachusetts Endorsement</u>	<u>SVE 001 (Ed. 11-13)</u>
Restriction for Personal Injury Protection for Employers Subject to The Massachusetts Workers' Compensation Act	M-0063-S
Stated Amount Coverage	MPY-0027-S (Ed. 04-08)
Substitute Transportation Coverage - \$45 per Day, Maximum Limit \$1,350	M-0105-S (Ed. 01-01)
Suspension of Coverage - Reduction of Limits	MPY-0032-S (Ed. 04-08)
Transportation of Fellow Employees, Students or Others	M-0004-S (Ed. 04-08)
Trust Endorsement	M-0107-S (Ed. 01-06)
Use of Other Autos - Vehicles Furnished or Available for Regular Use	M-0051-S (Ed. 04-08)
Use of Other Autos - Vehicles Furnished or Available for Use As Public or Livery Conveyances	M-0052-S (Ed. 04-08)
Waiver of Deductible	MPY-0016-S (Ed. 04-08)

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL**PRIVATE PASSENGER FORMS**

<u>Title</u>	<u>Edition</u>
Massachusetts Automobile Insurance Policy	2008 Ed.
Massachusetts Motor Vehicle Liability Bond	
Application for Massachusetts Motor Vehicle Insurance	2008 Ed.
Coverage Selections Page	
Massachusetts Renewal Form	
Annual Mileage Discount Form	
Application for Benefits - Personal Injury Protection	
Massachusetts Motor Vehicle Liability Bond	
Statutory Notice of Cancellation of the Massachusetts Motor Vehicle Liability Policy	2008 Ed.
Legal Notice of Non-Renewal of Your Massachusetts Automobile Insurance Policy	
Notice of Transfer of Insurer	

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL**Safety Specific Endorsements**

Auto Loan/Lease Gap Coverage Endorsement	SLL 002 (Ed. 05-12)
Safety Shield Endorsement	SSA 001 (Ed. 05-12)
Safety Shield Plus Endorsement	SSA 002 (Ed. 05-12)
Suspension of Coverage and Reduction of Limits	SCR 00 32 (Ed. 09-12)

PRIVATE PASSENGER FORMS

<u>Title</u>	<u>Edition</u>
Massachusetts Automobile Insurance Policy	2008 Ed.
Massachusetts Motor Vehicle Liability Bond	
Application for Massachusetts Motor Vehicle Insurance	2008 Ed.
Coverage Selections Page	
Massachusetts Renewal Form	
Annual Mileage Discount Form	
Application for Benefits - Personal Injury Protection	
Massachusetts Motor Vehicle Liability Bond	
Statutory Notice of Cancellation of the Massachusetts Motor Vehicle Liability Policy	2008 Ed.
Legal Notice of Non-Renewal of Your Massachusetts Automobile Insurance Policy	
Notice of Transfer of Insurer	

Text Comparison

Documents Compared

Forms_List_07_01_13.pdf - Adobe Acrobat Professional

Forms_List.pdf - Adobe Acrobat Professional

Summary

17 word(s) added

5 word(s) deleted

474 word(s) matched

5 block(s) matched

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

ADDITIONAL ITEMS

PRIVATE PASSENGER ENDORSEMENTS ALPHABETICAL INDEX

<u>TITLE</u>	<u>FORM NO.</u>
\$100 Glass Deductible	MPY-0039-S (Ed. 04-08)
Agreed Amount Coverage - Comprehensive	MPY-0034-S (Ed. 04-08)
Antique Auto	M-0047-S (Ed. 04-08)
Commonwealth of Massachusetts Employees Using Autos They Do Not Own In the Course of Their Employment	M-0069-S (Ed. 01-80)
Coverage for Anyone Renting an Auto to You	M-0070-S (Ed. 04-08)
Coverage for Customized Vans and Pickups	MPY-0037-S (Ed. 04-08)
Excess Electronic Equipment Coverage	MPY-0041-S (Ed. 04-08)
Federal Employees Using Autos They Do Not Own In the Course of Their Employment	M-0049-S (Ed. 01-77)
Guest Occupants Exclusion – Motorcycles	M-0002-S (Ed. 04-08)
Massachusetts Mandatory Endorsement	M-0099-S (Ed. 09-11)
Mobile Home Endorsement	MPY-0002 (Ed. 01-77)
Non-Renewal of Policy - Motorcycles, Recreational Vehicles and Trailers	M-0103-S (Ed. 04-08)
Operator Exclusion Form	M-0106-S (Ed. 04-08)
Restriction for Personal Injury Protection for Employers Subject to The Massachusetts Workers' Compensation Act	M-0063-S
Stated Amount Coverage	MPY-0027-S (Ed. 04-08)
Substitute Transportation Coverage - \$45 per Day, Maximum Limit \$1,350	M-0105-S (Ed. 01-01)
Suspension of Coverage - Reduction of Limits	MPY-0032-S (Ed. 04-08)
Transportation of Fellow Employees, Students or Others	M-0004-S (Ed. 04-08)
Trust Endorsement	M-0107-S (Ed. 01-06)
Use of Other Autos - Vehicles Furnished or Available for Regular Use	M-0051-S (Ed. 04-08)
Use of Other Autos - Vehicles Furnished or Available for Use As Public or Livery Conveyances	M-0052-S (Ed. 04-08)
Waiver of Deductible	MPY-0016-S (Ed. 04-08)
<u>Safety Specific Endorsements</u>	
Auto Loan/Lease Gap Coverage Endorsement	SLL 002 (Ed. 05-12)
Safety Shield Endorsement	SSA 001 (Ed. 05-12)
Safety Shield Plus Endorsement	SSA 002 (Ed. 05-12)
Suspension of Coverage and Reduction of Limits	SCR 00 32 (Ed. 09-12)

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

ADDITIONAL ITEMS

PRIVATE PASSENGER ENDORSEMENTS ALPHABETICAL INDEX

<u>TITLE</u>	<u>FORM NO.</u>
\$100 Glass Deductible	MPY-0039-S (Ed. 04-08)
Agreed Amount Coverage - Comprehensive	MPY-0034-S (Ed. 04-08)
Antique Auto	M-0047-S (Ed. 04-08)
Commonwealth of Massachusetts Employees Using Autos They Do Not Own In the Course of Their Employment	M-0069-S (Ed. 01-80)
Coverage for Anyone Renting an Auto to You	M-0070-S (Ed. 04-08)
Coverage for Customized Vans and Pickups	MPY-0037-S (Ed. 04-08)
Excess Electronic Equipment Coverage	MPY-0041-S (Ed. 04-08)
Federal Employees Using Autos They Do Not Own In the Course of Their Employment	M-0049-S (Ed. 01-77)
Guest Occupants Exclusion – Motorcycles	M-0002-S (Ed. 04-08)
Massachusetts Mandatory Endorsement	M-0099-S (Ed. 09-11)
Mobile Home Endorsement	MPY-0002 (Ed. 01-77)
Non-Renewal of Policy - Motorcycles, Recreational Vehicles and Trailers	M-0103-S (Ed. 04-08)
Operator Exclusion Form	M-0106-S (Ed. 04-08)
Restriction for Personal Injury Protection for Employers Subject to The Massachusetts Workers' Compensation Act	M-0063-S
Stated Amount Coverage	MPY-0027-S (Ed. 04-08)
Substitute Transportation Coverage - \$45 per Day, Maximum Limit \$1,350	M-0105-S (Ed. 01-01)
Suspension of Coverage - Reduction of Limits	MPY-0032-S (Ed. 04-08)
Transportation of Fellow Employees, Students or Others	M-0004-S (Ed. 04-08)
Trust Endorsement	M-0107-S (Ed. 01-06)
Use of Other Autos - Vehicles Furnished or Available for Regular Use	M-0051-S (Ed. 04-08)
Use of Other Autos - Vehicles Furnished or Available for Use As Public or Livery Conveyances	M-0052-S (Ed. 04-08)
Waiver of Deductible	MPY-0016-S (Ed. 04-08)
<u>Personal Vehicle Sharing Exclusion Massachusetts Endorsement</u>	<u>SVE 001 (Ed. 11-13)</u>

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL**PRIVATE PASSENGER FORMS**

<u>Title</u>	<u>Edition</u>
Massachusetts Automobile Insurance Policy	2008 Ed.
Massachusetts Motor Vehicle Liability Bond	
Application for Massachusetts Motor Vehicle Insurance	2008 Ed.
Coverage Selections Page	
Massachusetts Renewal Form	
Annual Mileage Discount Form	
Application for Benefits - Personal Injury Protection	
Massachusetts Motor Vehicle Liability Bond	
Statutory Notice of Cancellation of the Massachusetts Motor Vehicle Liability Policy	2008 Ed.
Legal Notice of Non-Renewal of Your Massachusetts Automobile Insurance Policy	
Notice of Transfer of Insurer	

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL**Safety Specific Endorsements**

Auto Loan/Lease Gap Coverage Endorsement	SLL 002 (Ed. 05-12)
Safety Shield Endorsement	SSA 001 (Ed. 05-12)
Safety Shield Plus Endorsement	SSA 002 (Ed. 05-12)
Suspension of Coverage and Reduction of Limits	SCR 00 32 (Ed. 09-12)

PRIVATE PASSENGER FORMS

<u>Title</u>	<u>Edition</u>
Massachusetts Automobile Insurance Policy	2008 Ed.
Massachusetts Motor Vehicle Liability Bond	
Application for Massachusetts Motor Vehicle Insurance	2008 Ed.
Coverage Selections Page	
Massachusetts Renewal Form	
Annual Mileage Discount Form	
Application for Benefits - Personal Injury Protection	
Massachusetts Motor Vehicle Liability Bond	
Statutory Notice of Cancellation of the Massachusetts Motor Vehicle Liability Policy	2008 Ed.
Legal Notice of Non-Renewal of Your Massachusetts Automobile Insurance Policy	
Notice of Transfer of Insurer	

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

ADDITIONAL ITEMS

PRIVATE PASSENGER ENDORSEMENTS ALPHABETICAL INDEX

<u>TITLE</u>	<u>FORM NO.</u>
\$100 Glass Deductible	MPY-0039-S (Ed. 04-08)
Agreed Amount Coverage - Comprehensive	MPY-0034-S (Ed. 04-08)
Antique Auto	M-0047-S (Ed. 04-08)
Commonwealth of Massachusetts Employees Using Autos They Do Not Own In the Course of Their Employment	M-0069-S (Ed. 01-80)
Coverage for Anyone Renting an Auto to You	M-0070-S (Ed. 04-08)
Coverage for Customized Vans and Pickups	MPY-0037-S (Ed. 04-08)
Excess Electronic Equipment Coverage	MPY-0041-S (Ed. 04-08)
Federal Employees Using Autos They Do Not Own In the Course of Their Employment	M-0049-S (Ed. 01-77)
Guest Occupants Exclusion – Motorcycles	M-0002-S (Ed. 04-08)
Massachusetts Mandatory Endorsement	M-0099-S (Ed. 09-11)
Mobile Home Endorsement	MPY-0002 (Ed. 01-77)
Non-Renewal of Policy - Motorcycles, Recreational Vehicles and Trailers	M-0103-S (Ed. 04-08)
Operator Exclusion Form	M-0106-S (Ed. 04-08)
Restriction for Personal Injury Protection for Employers Subject to The Massachusetts Workers' Compensation Act	M-0063-S
Stated Amount Coverage	MPY-0027-S (Ed. 04-08)
Substitute Transportation Coverage - \$45 per Day, Maximum Limit \$1,350	M-0105-S (Ed. 01-01)
Suspension of Coverage - Reduction of Limits	MPY-0032-S (Ed. 04-08)
Transportation of Fellow Employees, Students or Others	M-0004-S (Ed. 04-08)
Trust Endorsement	M-0107-S (Ed. 01-06)
Use of Other Autos - Vehicles Furnished or Available for Regular Use	M-0051-S (Ed. 04-08)
Use of Other Autos - Vehicles Furnished or Available for Use As Public or Livery Conveyances	M-0052-S (Ed. 04-08)
Waiver of Deductible	MPY-0016-S (Ed. 04-08)
Personal Vehicle Sharing Exclusion Massachusetts Endorsement	SVE 001 (Ed. 11-13)

SAFETY INSURANCE GROUP MASSACHUSETTS PERSONAL AUTO MANUAL

Safety Specific Endorsements

Auto Loan/Lease Gap Coverage Endorsement	SLL 002 (Ed. 05-12)
Safety Shield Endorsement	SSA 001 (Ed. 05-12)
Safety Shield Plus Endorsement	SSA 002 (Ed. 05-12)
Suspension of Coverage and Reduction of Limits	SCR 00 32 (Ed. 09-12)

PRIVATE PASSENGER FORMS

<u>Title</u>	<u>Edition</u>
Massachusetts Automobile Insurance Policy	2008 Ed.
Massachusetts Motor Vehicle Liability Bond	
Application for Massachusetts Motor Vehicle Insurance	2008 Ed.
Coverage Selections Page	
Massachusetts Renewal Form	
Annual Mileage Discount Form	
Application for Benefits - Personal Injury Protection	
Massachusetts Motor Vehicle Liability Bond	
Statutory Notice of Cancellation of the Massachusetts Motor Vehicle Liability Policy	2008 Ed.
Legal Notice of Non-Renewal of Your Massachusetts Automobile Insurance Policy	
Notice of Transfer of Insurer	

Text and Font Comparison

Documents Compared

AIB Org Personal Veh Sharing Exclusion M-0108-S.pdf - Adobe Acrobat Professional

Safety Vehicle Sharing Exclusion SVE 001 10 13.pdf

Summary

52 word(s) added

14 word(s) deleted

64 word(s) differ in font

~~MASSACHUSETTS ENDORSEMENT - M-0108-S~~

~~Personal Vehicle Sharing Exclusion~~

We will not pay any claim for injury or property damage under the policy, while **your auto** is being used in a personal vehicle sharing program. Such programs allow the use of **your auto** by a person other than you or a **household member** under an agreement and with payment to you. This exclusion does not apply to Personal Injury Protection (Part 2).

[Ed. 10-13]

Safety Insurance Company
Safety Indemnity Insurance Company
Safety Property and Casualty Insurance Company

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PERSONAL VEHICLE SHARING EXCLUSION
MASSACHUSETTS ENDORSEMENT

We will not pay any claim for injury or property damage under the policy, while **your auto** is being used in a personal vehicle sharing program. Such programs allow the use of **your auto** by a person other than you or a **household member** under an agreement and with payment to you. This exclusion does not apply to Personal Injury Protection (Part 2).