TOPA INSURANCE COMPANY

DRIVER EXCLUSION

It is hereby understood and agreed that all coverage and OUR obligation to defend under this policy shall not apply nor accrue to the benefit of any INSURED or any third party claimant while any auto or mobile equipment is being used or operated by any person designated below. YOU agree to reimburse US for any payment made by US to a loss payee because of loss arising from the use of operation of the auto or mobile equipment by a person listed below.

This driver exclusion shall be binding upon every INSURED to whom such policy or endorsement provision apply while such policy is in force and shall continue to be binding with respect to any continuation, renewal or replacement of such policy by the Named Insured or with respect to reinstatement of such policy within 30 days of any lapse thereof.

Name of Person Excluded	Exclusion Effective Date
_____	_____
_____	_____

The undersigned, a Named Insured in the policy, and the company providing the insurance agree to the deletion of all coverage and obligation to defend while any auto or mobile equipment is being used or operated by any of the persons designated above.

Accepted by: _____ Date: _____
(Signature of Named Insured)

DO NOT SIGN THIS AGREEMENT UNTIL YOU READ AND UNDERSTAND IT.

AEL 0500153-00