AMERICAN HEARTLAND INSURANCE COMPANY

EXCLUSION ENDORSEMENT

STATEMENT OF NON BUSINESS USE

I hereby state each vehicle listed on this application, and any vehicle endorsed to my policy at a later date, is not to be used for delivery, business, or commercial purposes other than commuting to/from work locations.

Further, I understand and agree that American Heartland Insurance Company will not cover any losses if my vehicle is being used for such purposes.

________________________________  ________________________
Signature of Named Insured    Date

Nothing herein contained shall be held to vary, alter, waive, or extend any of the terms, conditions or limitations of the policy to which this endorsement is attached other than as above stated.

This endorsement when countersigned by a duly authorized representative of the company shall be valid and form part of your policy.

______________________________
Authorized Representative

___________________    ______________________12:01a.m.
Policy Number     Effective Date (If Other Than Policy Effective Date)

ILO1-005A  (5/96)