



than the highest limit provided in the policy for the respective coverage or potential recovery involving the insured has custody or is operating a non-owned vehicle on a temporary basis with express or implied consent from the motor vehicle owner.

3. Provides recovery for an owned motor vehicle and a non-owned motor vehicle is limited to damages actually sustained.
4. Provides coverage to a non-owned temporary motor vehicle to a substitute motor vehicle as defined in the applicable policy.
5. Adds non-owned temporary motor vehicle to present law.