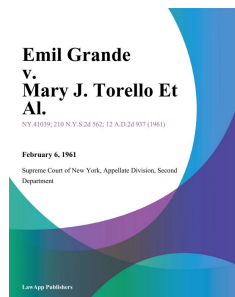


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JAMES LALOS A V WILLIAM R TICKLER JR EBOOKS 2019



Author: Supreme Court of New Hampshire

Realese Date: Expected @@expectedReleaseDate@@

The first article in the disputed Allstate Insurance Co. policy is the coverage provision on page 1 at the very beginning of the instrument. In this article, the defendant Allstate contracts to insure the defendant Tickler against all damages which Tickler shall be legally obligated to pay on account of the "ownership, maintenance or use... of the owned automobile, a substitute automobile or a non-owned automobile." On page 2 of the policy appears Article X with the heading in large letters, "Definitions," under which the insured and the three classes of automobiles covered by Article I are defined as follows: "1. The unqualified word 'insured', wherever used with respect to the liability insurance, includes the named insured, spouse and: (a) with respect to the owned automobile or a substitute automobile, any other person or organization legally responsible for its use, provided the actual use of the automobile is by the named insured or spouse or with the permission of either; and (b) with respect to any non-owned automobile, any other person or organization, not owning or hiring it, but legally responsible for its use by the named insured or spouse.

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