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13 Cal.Rptr.3d 68 / 89 P.3d 381 / 32 Cal.4th 1198
Joshua Lee HAYNES, Plaintiff and Appellant,
v.
FARMERS INSURANCE EXCHANGE, Defendant and Respondent.
No. S104851.
Supreme Court of California.
May 17, 2004.

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In Haynes v. Farmers Insurance Exchange, the California Supreme Court ruled that a Farmers Insurance policy provision limiting coverage for permissive users was unenforceable because the language was inconspicuous and vague, requiring clarity and conspicuousness in insurance policy language.

- **The Case:** Joshua Lee Haynes sued Farmers Insurance Exchange for declaratory relief, arguing that a provision in an automobile liability policy limiting coverage for permissive users should not be enforced because the clause was inconspicuous and vague.

- **Plaintiff's Injury:** Haynes was injured while a passenger in a car driven by a permissive user, Christopher Morrow, and subsequently sued Morrow and the car owner, Gallahair, to recover damages.

- **The Issue:** The case centered on whether a provision within Farmers Insurance's "E-Z Reader Car Policy" sufficiently disclosed limitations on coverage for permissive users.

- **Haynes's Argument:** Haynes argued that the limitation was neither clear nor conspicuous within the policy documentation and, therefore, unenforceable.

- **Farmers' Defense:** Farmers defended by arguing that coverage was defined by the language in endorsement S9064, which limited permissive user coverage.

- **Trial Court's Decision:** The trial court initially granted Farmers' motion for summary judgment, but the Supreme Court reversed this decision

- **The Supreme Court's Ruling:** The Supreme Court of California affirmed that the limitation was unenforceable because the language was not clear and conspicuous.

- **Consequences:** The ruling emphasized the importance of clarity and conspicuousness in insurance policy language, particularly concerning limitations on coverage.

- **Endorsement S9064**: The specific endorsement in question was S9064, which limited permissive user coverage.