

ENDORSEMENT
THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

HIRED AUTO AND NON-OWNED AUTO LIABILITY

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

SCHEDULE

Insurance is provided only with respect to those coverages for which a specific Limit of Insurance and Premium are shown:

Coverage	Limit of Insurance Per Occurrence	Premium
Hired auto and Non-Owned Auto Liability Insurance	\$1,000,000	\$ Included
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.		

A. HIRED AUTO LIABILITY

The insurance provided under **COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY (SECTION I - COVERAGES)** applies to "bodily injury" or "property damage" arising out of the maintenance or use of a "hired auto" by you or your "employee" in the course of your business.

B. NON-OWNED AUTO LIABILITY

The insurance provided under **COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY (SECTION I - COVERAGES)** applies to "bodily injury" or "property damage" arising out of the use of a "non-owned auto" by any person in the course of your business.

C. With respect to the insurance provided by this endorsement only:

1. Paragraphs b., c., e., g., h., j., k., l., m., and n. of paragraph 2. Exclusions of **COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY (SECTION I - COVERAGES)** do not apply.
2. The following exclusions are added to paragraph 2. Exclusions of **COVERAGE A – BODILY AND PROPERTY DAMAGE (SECTION I -COVERAGES)**:

This insurance does not apply to:

- a. "Bodily injury" or "property damage" for which the insured is obligated to pay damages by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for damages:
 - (1) That the insured would have in the absence of the contract or agreement; or
 - (2) Assumed in a contract or agreement that is an "insured contract," provided the "bodily injury" or "property damage" occurs subsequent to the execution of the contract or agreement.

b. "Bodily injury" to:

(1) An "employee" of the insured arising out of and in the course of:

(a) Employment by the insured; or

(b) Performing duties related to the conduct of the insured's business; or

(2) The spouse, child, parent, brother or sister of that "employee" as a consequence of paragraph (1) above.

This exclusion applies:

(1) Whether the insured may be liable as an employer or in any other capacity; and

(2) To any obligation to share damages with or repay someone else who must pay the damages because of the injury.

This exclusion does not apply to:

(1) Liability assumed by the insured under and "insured contract"; or

(2) "Bodily injury" to "domestic employees not entitled to workers compensation benefits.

c. "Property damage" to:

(1) Property owned or being transported by, or rented, or loaned to the insured; or

(2) Property in the care, custody, or control of the insured.

d. "Bodily injury" or "property damage" arising out of the transportation of "participants".

D. For the purposes of this endorsement only, **SECTION II – WHO IS AN INSURED** is deleted in its entirety and replaced with the following:

Each of the following is insured under this insurance to the extent set forth below:

1. You.
2. Any other person using a "hired auto" with your permission.
3. With respect to a "non-owned auto", any partner or "executive officer" of yours, but only while such "non-owned auto" is being used in your business.
4. Any other person or organization, but only with respect to their liability because of acts or omissions of an insured under **paragraphs 1., 2., or 3.,** above.

None of the following is an insured:

1. Any person engaged in the business of his or her employer with respect to "bodily injury" to any co-employee of such person injured in the course of employment,
2. Any partner or "executive officer" with respect to any "auto" owned by such partner, or officer, or a member of his or her household;
3. Any person while employed in or otherwise engaged in performing duties related to the conduct of an "auto business", other than an "auto business" you operate.

4. The owner or lessee (of whom you are a sub-lessee) of a "hired auto" or the owner of a "non-owned auto" or any agent or "employee" of any such owner or lessee;
 5. Any person or organization with respect to the conduct of any current or past partnership or joint venture that is not shown as a Named Insured in the Declarations.
 6. Any person or organization transporting "participants" using any owned, non-owned or hired automobile.
- E. For the purposes of this endorsement only, **Subparagraph 1.d.** is added to **SECTION III – LIMITS OF INSURANCE** as follows:
- d. "Hired autos", "non-owned autos", premiums paid, or vehicles involved.
- F. For the purposes of this endorsement only, **Paragraph 8.** Is added to **SECTION III – LIMITS OF INSURANCE** as follows:
8. Subject to Paragraphs 2. and 5. above, whichever amount remaining is less, the Hired Auto and/or Non-Owned Auto Liability Sublimit shown in the **SCHEDULE** of the **HIRED AUTO AND NON-OWNED AUTO LIABILITY ENDORSEMENT** is the most we will pay under Coverage A because of all "bodily injury" and "property damage" arising out of any one "occurrence" arising out of the maintenance or use of a "hired auto" or a "non-owned auto".
- G. For the purposes of this endorsement only, **Paragraph 4., Other Insurance** of **SECTION IV – COMMERCIAL GENERAL LIABILITY CONDITIONS** is deleted in its entirety and replaced with the following:
- This insurance is excess over any primary insurance covering the "hired auto" or "non-owned auto".
- H. For the purposes of this endorsement only, the definition of "insured contract" in **SECTION IV – DEFINITIONS** is amended by the addition of the following:
9. "Insured contract" means:
 - g. That part of any contract or agreement entered into, as part of your business, pertaining to the rental or lease, by you or any of your "employees", of any "auto." However, such contract or agreement shall not be considered an "insured contract" to the extent that it obligates you or any of your "employees" to pay for "property damage" to any "auto" rented or leased by you or any of your "employees".
- I. For the purposes of this endorsement only, the following definitions are added to **SECTION V – DEFINITIONS**:
1. "Auto business" means the business or occupation of selling, repairing, servicing, storing or parking "autos".
 2. "Hired auto" means any "auto" you lease, hire, rent or borrow. This does not include any "auto" you lease, hire, rent or borrow from any of your "employees", your partners or your "executive officers", or members of their households.
 3. "Non-owned auto" means any "auto" you do not own, lease, hire, rent or borrow which is used in connection with your business. This includes "autos" owned by your "employees", your partners or your "executive officers", or members of their households, but only while used in your business or your personal affairs.
 4. "Participant" means any person who is instructing, supervising, training, observing, practicing for, participating in, or otherwise involved in any sports or athletic activity, contest, exhibition, event, conference or other entertainment you operate or sponsor.

All other terms and conditions of the policy remain the same.