

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CALIFORNIA CHANGES

This endorsement modifies insurance provided under the following:

COMMERCIAL LIABILITY UMBRELLA COVERAGE PART

- A.** The term "spouse" is replaced by the following:
Spouse or registered domestic partner under California law.
- B.** With respect to coverage for the ownership, maintenance, or use of "covered autos", the term "family member" is replaced by the following:
"Family member" means a person related to you by blood, adoption, marriage or registered domestic partnership under California law, who is a resident of your household, including a ward or foster child.