

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LEASING OR RENTAL CONCERNS – EXCLUSION OF CERTAIN LEASED AUTOS

This endorsement modifies insurance provided under the following:

COMMERCIAL LIABILITY UMBRELLA COVERAGE PART

With respect to coverage provided for the ownership, maintenance, or use of "covered autos", the Coverage Form is modified as follows:

- A.** Coverage provided in Coverage **A** – Bodily Injury And Property Damage Liability for a "covered auto" which is a "leased auto" does not apply with respect to "bodily injury" or "property damage" resulting from the acts or omissions by:
1. The lessee or rentee;
 2. Any of the lessee's or rentee's "employees" or agents; or
 3. Any person except you or your "employees" or agents operating a "leased auto" with the permission of any of the above.

However, with respect to any "leased auto", if the lessee's or rentee's policy is cancelled, this exclusion will no longer apply to you or your "employees" or agents 30 days after the date of such cancellation.

B. Additional Definition

As used in this endorsement:

"Leased auto" means an "auto" you lease or rent to a lessee or rentee, including any substitute, replacement or extra "auto" needed to meet seasonal or other needs, under a lease or rental agreement that requires the lessee or rentee to provide primary insurance for you.