

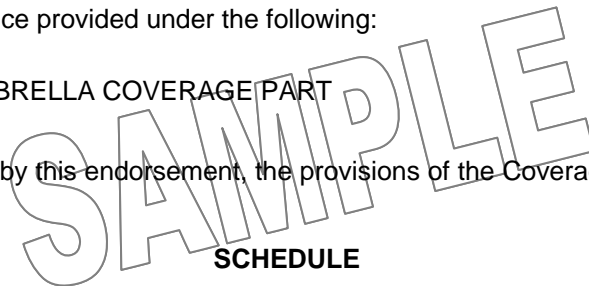
THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

GARAGE ENDORSEMENT

This endorsement modifies insurance provided under the following:

COMMERCIAL LIABILITY UMBRELLA COVERAGE PART

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by this endorsement.



SCHEDULE

Liability Coverage For Customers	
	If an "X" is entered in this box, Paragraph B.2.b.(4) of Section I – Bodily Injury And Property Damage Liability of this endorsement does not apply.
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

SECTION I – BODILY INJURY AND PROPERTY DAMAGE LIABILITY

A. Exclusions

1. Paragraph **2. Exclusions of Coverage A – Bodily Injury And Property Damage Liability** is revised as follows:
 - a. Paragraph **m.(1)(a) Damage To Property** is replaced by the following:
 - (1) Property:
 - (a) You own, rent or occupy.
 - b. Paragraph **o. Damage To Your Work** is replaced with the following:

"Property damage" to "your work" if the "property damage" results from any part of the work itself or from the parts, materials or equipment used in connection with the work.
 - c. The following exclusion is added:

LEASED AUTOS

Any "covered auto" while leased or rented to others. But this exclusion does not apply to a "covered auto" you rent to one of your customers while their "auto" is left with you for service or repair.

B. Who Is An Insured

Paragraph **2.** of **Section II – Who Is An Insured** is replaced by the following:

2. Only with respect to liability arising out of the ownership, maintenance or use of "covered autos":
 - a. You are an insured.
 - b. Anyone else while using with your permission a "covered auto" you own, hire, or borrow is also an insured except:
 - (1) The owner or anyone else from whom you hire or borrow a "covered auto". This exception does not apply if the "covered auto" is a trailer or semi-trailer connected to a "covered auto" you own.
 - (2) Your "employee" if the "covered auto" is owned by that "employee" or a member of his or her household.
 - (3) Someone using a "covered auto" while he or she is working in a business of selling, servicing or repairing "autos" unless that business is your "garage operations".
 - (4) Your customers.

- (5) A partner (if you are a partnership), or a member (if you are a limited liability company) for a "covered auto" owned by him or her or a member of his or her household.
- (6) "Employees" with respect to "bodily injury" to any fellow "employee" of the insured arising out of and in the course of the fellow "employee's" employment or while performing duties related to the conduct of your business.
- c. Anyone liable for the conduct of an insured described above is also an insured, but only to the extent of that liability.
- d. Your "employee" while using a "covered auto" you do not own, hire or borrow in your business or your personal affairs.

SECTION II – GARAGEKEEPERS COVERAGE

Garagekeepers coverage is provided to the extent that valid "underlying insurance" for Garagekeepers coverage exists or would have existed but for the exhaustion of underlying limits for Garagekeepers coverage. Coverage provided will follow the provisions, exclusions, and limitations of the "underlying insurance" and supersedes any provisions to the contrary.

SECTION III – DEFINITIONS

A. The following definitions are revised:

- 1. The "property damage" definition is replaced by the following:
"Property damage" means:
 - a. Physical injury to tangible property, including all resulting loss of use of that property. All such loss of use shall be deemed to occur at the time of the physical injury that caused it; or

- b. Loss of use of tangible property that is not physically injured. All such loss of use shall be deemed to occur at the time of the "occurrence" that caused it.

With respect to "covered autos", property damage also includes "pollution cost or expense", but only to the extent that coverage exists under the "underlying insurance" or would have existed but for the exhaustion of the underlying limits.

- 2. The "your product" definition is replaced by the following:
"Your product" includes:
 - a. The goods or products you made or sold in a garage business; and
 - b. The providing of or failure to provide warnings or instructions.
 - 3. The "your work" definition is replaced by the following:
"Your work" includes:
 - a. Work that someone performed on your behalf; and
 - b. The providing of or failure to provide warnings or instructions.
 - 4. The "products completed operations hazard" definition does not apply.
- B. The following definition is added:
"Garage operations" means the ownership, maintenance or use of locations for garage business and that portion of the roads or other accesses that adjoin these locations. "Garage operations" includes the ownership, maintenance or use of "covered autos". "Garage operations" also include all operations necessary or incidental to a garage business.