

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MOTOR CARRIER ENDORSEMENT

This endorsement modifies insurance provided under the following:

COMMERCIAL LIABILITY UMBRELLA COVERAGE, PART

If the "underlying insurance" is a Motor Carrier Coverage Form, the provisions of the Coverage Form are modified as follows:

A. Who Is An Insured

For any operations you engage in as a "motor carrier", 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 any "employee", agent or driver of the owner, or anyone else from whom you hire or borrow a "covered auto".
 - (2) Your "employee" or agent if the "covered auto" is owned by that "employee" or agent 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, repairing, parking or storing "autos" unless that business is yours.
 - (4) Anyone other than your "employees", partners (if you are a partnership), members (if you are a limited liability company), a lessee or borrower of a "covered auto" or any of their "employees", while moving property to or from a "covered auto".
 - (5) A partner (if you are a partnership), or 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.
 - c. The owner or anyone else from whom you hire or borrow a "covered auto" that is a "trailer" while the "trailer" is connected to another "covered auto" that is a power unit, or, if not connected, is being used exclusively in your business.
 - d. The lessor of a "covered auto" that is not a "trailer" or any "employee", agent or driver of the lessor while the "auto" is leased to you under a written agreement if the written agreement between the lessor and you does not require the lessor to hold you harmless and then only when the leased "auto" is used in your business as a "motor carrier" for hire.
 - e. Anyone liable for the conduct of an insured described above but only to the extent of that liability.
- However, none of the following is an insured:
- a. Any "motor carrier" for hire or his or her agents or "employees", other than you and your "employees":
 - (1) If the "motor carrier" is subject to motor carrier insurance requirements and meets them by a means other than "auto" liability insurance.
 - (2) If the "motor carrier" is not insured for hired "autos" under an "auto" liability insurance form that insures on a primary basis the owners of the "autos" and their agents and "employees" while the "autos" are leased to that "motor carrier" and used in his or her business.
 - (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.

However, Paragraph **a.** above does not apply if you have leased an "auto" to the for-hire "motor carrier" under a written lease agreement in which you have held that "motor carrier" harmless.

b. Any rail, water or air carrier or its "employees" or agents, other than you and your "employees", for a "trailer" if "bodily injury" or "property damage" occurs while the "trailer" is detached from a "covered auto" you are using and:

- (1) Is being transported by the carrier; or
- (2) Is being loaded on or unloaded from any unit of transportation by the carrier.

B. Additional Definitions

As used in this endorsement:

1. "Motor Carrier" means a person or organization providing transportation by "auto" in the furtherance of a commercial enterprise.
2. "Trailer" includes a semitrailer or a dolly used to convert a semitrailer into a trailer. With respect to liability assumed under a written Trailer Interchange agreement, "trailer" also includes a container.

SAMPLE