

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

INDIVIDUAL NAMED INSURED – AUTO COVERAGE

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:

If you are an individual, the policy is changed as follows:

A. Changes In Coverage A – Bodily Injury And Property Damage Liability

1. Paragraph **2.b.(6)** of Section **II – Who Is An Insured** does not apply to "bodily injury" to your or any "family member's" fellow "employees".
2. Paragraph **2. Exclusions** is revised as follows:

If any "auto" you own of the "private passenger type" is a "covered auto" in the "underlying insurance":

- a. The Nuclear Energy Liability Exclusion (Broad Form), if forming a part of the policy, does not apply to any "covered auto" of the "private passenger type".
- b. The following exclusion is added and applies only to "private passenger type" "covered autos":

This insurance does not apply to:

"Bodily injury" or "property damage" for which an insured under the policy is also an insured under a nuclear energy liability policy or would be an insured but for its termination upon its exhaustion of its limit of liability. A nuclear energy liability policy is a policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters or any of their successors. This exclusion does not apply to "autos" registered or principally garaged in New York.

3. For the purpose of this endorsement, the words you and your include your spouse if a resident of the same household except for notice of cancellation.

B. Additional Definitions

As used in this endorsement:

1. "Family member" means a person related to you by blood, marriage or adoption who is a resident of your household, including a ward or foster child.
2. "Private passenger type" includes any covered "auto" you own of the pick-up or van type not used for business purposes, other than farming or ranching.
3. "Non-owned auto" means any "private passenger type" "auto", pick-up, van or trailer not owned by or furnished or available for the regular use of you or any "family member", while it is in the custody of or being operated by you or any "family member".