



**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

**A. The following is added to Section I – Coverages:**

**Liability For Guests' Property**

- a. We will pay those sums that you become legally obligated to pay as damages because of loss or destruction of, or damage to property belonging to your motel guests while the property is on your premises or in your possession. We will have the right and duty to defend the insured against any "suit" seeking those damages. However, we will have no duty to defend the insured against any "suit" seeking damages for "property damage" to which this insurance does not apply. We may, at our discretion, investigate any "occurrence" and settle any claim or "suit" that may result. But:

- (1) The amount we will pay for damages is limited as described in Section III D. – Limits Of Insurance; and
- (2) Our right and duty to defend end when we have used up the applicable Limit of Insurance in the payment of judgments or settlements or medical expenses.

- b. This insurance applies to damages resulting from the loss or destruction of, or damage to property belonging to motel guests only if the loss or destruction of, or damage to property took place in the "coverage territory" during the policy period.

- c. This coverage does not apply to the following property:
- (1) Samples or articles held for sale;
  - (2) Vehicles, including equipment, accessories or any property contained in or on a vehicle; and
  - (3) Property belonging to your guests while the property is in a "safe deposit box" on your premises.

**B. The following is added to Paragraph 2. Exclusions of Section I – Coverages:**

**Applicable To Liability For Guests' Property**

This insurance does not apply to:

- a. **Liability excluded under Coverage A. Bodily Injury And Property Damage.**

However, with respect to the coverage provided for damage to Guests' Property, Exclusion 2.j.(4) of Section I – Coverages does not apply;

- b. Dishonest acts committed by you, your partners, members or managers;
- c. Destruction of or damage to property resulting from the spilling, upsetting or leaking of any food or liquid;
- d. Loss or destruction of or damage to property resulting from seizure or destruction of the property by order of governmental authority; and
- e. Liability incurred from your release of any other person or organization from legal liability.

**C. The following is added to Section III Limits Of Insurance:**

**Liability For Guests' Property Limits Of Insurance**

- a. The most we will pay for all damages because of loss or destruction of or damage to property belonging to your guests in any one "occurrence", regardless of the number of guests, is \$25,000.
- b. Subject to the applicable limit stated above in paragraph a., the most we will pay for all damages because of loss or destruction of or damage to property belonging to any one guest is \$1,000.

All loss, destruction or damage involving a single act or series of related acts whether caused by one or more persons is considered one "occurrence".

**D. For coverage provided under this endorsement the following definition is added to Section V – Definitions:**

"Safe Deposit Box" means a box or safe used for safe storage of valuables. The box or safe must be in an area inaccessible to the public whereby the valuables are turned over to the custody of a motel representative. "Safe deposit box" does not include any safe or storage facility in motel units occupied by guests.