



EXCLUSION OF UNMANNED AIRCRAFT (For Use With 9/02 LS Series)

The exclusion under this endorsement is subject to the *terms* contained in the liability coverage of *your* policy.

WHAT WE DO NOT PAY FOR

The automobile, aircraft or watercraft exclusion in *your* liability coverage under Coverage L is deleted and replaced with the following automobile, aircraft, *unmanned aircraft* or watercraft exclusion. The following exclusion is added to the Exclusions that apply to *Bodily Injury* and *Property Damage* (Coverage L) and is incorporated by reference to the policy.

We do not pay for *bodily injury* or *property damage*:

Arising out of the ownership, maintenance, operation, use, entrusting, loading or unloading of:

- a. Any *automobile*, aircraft, *unmanned aircraft* or watercraft owned or operated by or rented or loaned to any *insured*; or
- b. Any other *automobile*, aircraft, *unmanned aircraft* or watercraft operated by any person in the course of his/her employment by any *insured*.

This exclusion does not apply:

- 1) To the parking of an *automobile* on the premises, if such *automobile* is not owned by, rented or loaned to any *insured*;
- 2) To *bodily injury* or *property damage* arising out of the operations of *mobile equipment*. *Mobile equipment* includes devices mounted on *automobile* or truck chassis and used to raise or lower workers; and air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment;
- 3) To liability assumed under an *insured contract* with respect to ownership of *automobiles*, aircraft or watercraft; and
- 4) To watercraft while ashore on the *insured premises*.

When *your* liability coverage includes *personal injury* and *advertising injury*, the following exclusion is added to the Exclusions shown for *Personal Injury* and *Advertising Injury* and is incorporated by reference to the policy.

We do not pay for *personal injury* or *advertising injury* arising out of the ownership, maintenance, operation, use, entrusting, loading or unloading of any *unmanned aircraft*.

This exclusion does not apply:

- a. To misappropriation of advertising ideas or style of doing business; or
- b. To infringement of copyright, title or slogan.

When *your* liability coverage is endorsed to provide coverage for *personal injury*, the following exclusion is added to the What *We* Do Not Pay For Section of the endorsement, and is incorporated by reference to the policy.

We do not pay for *personal injury* arising out of the ownership, maintenance, operation, use, entrusting, loading or unloading of any *unmanned aircraft*.

ADDITIONAL DEFINITION

The following definition is added to the Definitions contained in *your* policy:

Unmanned aircraft means an aircraft that is not:

- a. Designed;
- b. Manufactured; or
- c. Modified after manufacture;

to be operated with a human pilot aboard. *Unmanned aircraft* include aircraft commonly referred to as drones.

All other *terms* and conditions remain unchanged.