



HIRED AUTOMOBILE AND NON-OWNED AUTOMOBILE LIABILITY

Refer to the Declarations if information is not shown on this form.
This endorsement is subject to the **terms** contained in **your** policy.

SCHEDULE

Limits Of Liability

\$ _____ Each **Occurrence**

\$ _____ Aggregate

DEFINITIONS

The following definitions apply to this policy form:

1. **Insured**-The definition of **insured** in the General Liability Coverage is deleted and replaced with the following:
 - a. **Insured** means:
 - 1) Each of the following is an **insured** under **Hired Automobile And Non-Owned Automobile** Liability subject to the conditions and limitations set forth below:
 - a) **You**;
 - b) Any person using a **hired automobile** with **your** permission;
 - c) For a **non-owned automobile**:
 - (1) **Your** partners and executive officers; and
 - (2) **Your employees**;but only with respect to the conduct of **your business**; and
 - d) Anyone liable for the acts or omissions of an **insured** described in this definition.
 - 2) None of the following is an **insured**:
 - a) Any person engaged in the **business** of their employer with respect to **bodily injury** to any fellow **employee** of such person injured in the course of their employment;
 - b) Any partner or executive officer with respect to an **automobile** owned by such partner or executive officer or a member of their household;
 - c) Any person or organization for the conduct of a current or past partnership or joint venture that is not shown in the Declarations;
 - d) Any person while employed or otherwise engaged in the duties of a **business** for **automobile** sales, repair, service, parking or storage. This does not apply to such **business you** own or operate;
 - e) The lessee of a **hired automobile** when **you** are a sublessee, including any agent or **employee** of such lessee; or
 - f) The owner of a **hired automobile** or a **non-owned automobile**, including any agent or **employee** of such owner.
2. **Hired Automobile** means an **automobile you** lease, hire, rent or borrow. This does not include any **automobile you** lease, hire, rent or borrow from **your employees**, partners, executive officers or members of their households.
3. **Non-owned automobile** means any **automobile you** do not own, lease, hire, rent or borrow used in the conduct of **your business**. This includes **automobiles** owned by **your employees**, partners, executive officers, or members of their families used in the conduct of **your business**.

WHAT WE PAY FOR

The following coverage is added to Coverage L-**Bodily Injury And Property Damage**.

1. **We** pay those sums when the **insured** is legally obligated to pay damages because of **bodily injury** or **property damage** arising out of the:
 - a. Maintenance or use of a **hired automobile** by **you** or **your employees**, but only with respect to the conduct of **your business**; and
 - b. Use of a **non-owned automobile** by any person, but only with respect to the conduct of **your business**.

WHAT WE DO NOT PAY FOR

The following exclusions apply to *Hired Automobile* And *Non-Owned Automobile* Liability.

1. The Coverage L exclusions apply to *Hired Automobile* And *Non-Owned Automobile* Liability, except the exclusions titled:
 - a. *Automobile*, Aircraft, *Unmanned Aircraft* Or Watercraft;
 - b. Employer's Liability;
 - c. *Mobile Equipment*; and
 - d. *Property Damage*;do not apply.
2. *We* do not pay for:
 - a. *Property damage* to property:
 - 1) Owned by, transported by, rented to or loaned to the *insured*; or
 - 2) In the care, custody or control of the *insured*.
 - b. *Bodily injury* to:
 - 1) Any *employee* of the *insured* arising out of and in the course of their employment by the *insured*; or
 - 2) Any *employee* of the *insured* arising out of and in the course of performing duties related to the conduct of the *insured's business*.

This exclusion does not apply to *bodily injury* to domestic *employees* not entitled to workers' compensation benefits or to liability assumed by the *insured* under an *insured contract*.

HOW MUCH WE PAY FOR LOSS OR CLAIM

This section is in addition to all applicable provisions of How Much *We* Pay For Loss Or Claim in *your* policy. Settlement of *Hired Automobile* And *Non-Owned Automobile* Liability losses covered by this endorsement will be made in accordance with the following provisions:

1. The Aggregate limit of liability shown in the Schedule is the most *we* pay for damages during a policy period for *Hired Automobile* And *Non-Owned Automobile* Liability.
2. The Each *Occurrence* limit of liability shown in the Schedule, subject to 1. above, is the most *we* pay for damages for *Hired Automobile* And *Non-Owned Automobile* Liability arising out of a single *occurrence*.
3. The Limits Of Liability specified in the Schedule are in addition to, and will not reduce, the Coverage L limits of liability.
4. The *Hired Automobile* And *Non-Owned Automobile* Liability shall be excess insurance over any other valid and collectible insurance available to *you*.

All other *terms* and conditions remain unchanged.