



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 **Non-Owned Automobile** Liability subject to the conditions and limitations set forth below:
 - a) **You**;
 - b) Only with respect to the conduct of **your business**:
 - (1) **Your** partners and executive officers; and
 - (2) **Your employees**; and
 - c) 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; or
 - e) The owner of a **non-owned automobile**, including any agent or **employee** of such owner.
 - a. **Insured** means:
2. **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 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 **Non-Owned Automobile** Liability.

1. The Coverage L exclusions apply to **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 **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 **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 **Non-Owned Automobile** Liability arising out of a single **occurrence**.
- 3. Payments made under **Non-Owned Automobile** Liability, as stated in 1. and 2. above, will reduce the Coverage L each **occurrence** and aggregate limits of liability.
- 4. The **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.