

# CUSTOMER'S GOODS LEGAL 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. *Customer* means a tenant, lessee or any person or entity leasing, renting, or otherwise occupying your:
  - a. Self-storage facility; or
  - b. Portable storage unit.
- 2. *Customer's goods* means stored property belonging to a *customer* or stored property of others for which the *customer* is liable.
- 3. *Self-storage facility* means the premises described in the Declarations for the purpose of providing storage space to a *customer*.

#### 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 *property damage* to *customer's goods* while:
  - a. At your self-storage facility;
  - b. Inside *your* portable storage unit while it is being transported by a vehicle *you* own, lease or rent and operated by an *insured*; or
  - c. Inside *your* portable storage unit while it is being loaded or unloaded by an *insured* from a vehicle *you* own, lease or rent.

# WHAT WE DO NOT PAY FOR

The following exclusions apply to *Customer's Goods* Legal Liability.

- 1. The Coverage L exclusions apply to *Customer's Goods* Legal Liability, except:
  - a. The exclusion titled *Property Damage* does not apply to *customer's goods* in *your* care, custody or control.
- 2. We do not pay for:
  - a. Loss arising out of the misappropriation, secretion, conversion, infidelity or any dishonest or criminal act by or on behalf of *you*, *your employees*, *your* agents or any other person *you* entrust with *customer's goods*;
  - b. Loss arising out of the sale, removal, destruction or disposal of *customer's goods* by *you*, *your employees*, *your* agents or any other person *you* entrust with *customer's goods*;
  - c. Loss arising out of *property damage* to:
    - 1) Accounts, bills, currency, deeds, money, notes, securities, or instruments of debt;
    - 2) Records, documents, drawings or valuable papers of any kind, regardless of media or format;
    - 3) Property in the course of illegal transport or trade; or
    - 4) Any property prohibited from being stored by the applicable written contract for storage space;
  - d. Loss arising out of delay, loss of use, or loss of market;
  - e. Consequential loss or damage of any kind; or
  - f. Unexplained disappearance, shrinkage or loss of weight or volume or leakage of property.

### 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 *Customer's Goods* Legal 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 *Customer's Goods* Legal Liability.
- 2. The Each *Occurrence* limit of liability shown in the Schedule, subject to 1. above, is the most *we* pay for damages for *Customer's Goods* Legal Liability arising out of a single *occurrence*.
- 3. Payments made under *Customer's Goods* Legal Liability, as stated in 1. and 2. above, will reduce the Coverage L each *occurrence* and aggregate limits of liability.

All other *terms* and conditions remain unchanged.