

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.