



SALE AND DISPOSAL 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 **Customer**
\$ _____ 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. **Lock-out** means preventing a **customer's** access to their stored property.
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 a negligent act, error or omission committed by **you** or on **your** behalf in the operation of the **self-storage facility** and arising out of:
 - a. **Lock-out**; or
 - b. The sale, removal, destruction or disposal of a **customer's** property;
due to the **customer's** failure to pay rent or other fees subject to a written contract for storage space.

WHAT WE DO NOT PAY FOR

The following exclusions apply to Sale And Disposal Legal Liability.

1. The Coverage L exclusions apply to Sale And Disposal Legal Liability, except:
 - a. The exclusion titled **Property Damage** does not apply to **customer's** property 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** property;
 - b. Any claim seeking the return of profit, advantage, gain or remuneration to which **you** are not legally entitled, or seeking any amounts in excess of the actual cash value of the **customer's** property resulting from **lock-out** or sale, removal, destruction or disposal of **customer's** property;
 - c. Loss arising out of **lock-out** or the sale, removal, destruction or disposal of:
 - 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. Loss arising out of access that is restricted by normal hours of operation.

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 Sale And Disposal 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 Sale And Disposal Legal Liability.
2. The Each **Customer** limit of liability shown in the Schedule, subject to 1. above, is the most **we** pay for damages for Sale And Disposal Legal Liability sustained by one **customer**.
3. Payments made under Sale and Disposal Legal Liability, as stated in 1. above, will reduce the Coverage L aggregate limit of liability.

All other **terms** and conditions remain unchanged.