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***.

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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. ~~Payments made under ***Hired Automobile*** And ***Non-Owned Automobile***~~ The Limits Of Liability~~, as stated~~ specified in ~~1.~~the Schedule are in addition to, and ~~2. above,~~ will not reduce, the Coverage L ~~each ***occurrence*** and aggregate~~ 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.

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