HIRED AUTOMOBILE AND *NON-OWNED AUTOMOBILE* COVERAGELIABILITY

Refer to the Supplemental Declarations if information is not shown on this form.
We provide coverage under thisThis endorsement is subject to the ***terms*** contained in the***your*** policy.

SCHEDULE

Limits Of Liability coverage.

This endorsement forms a part of the policy identified below:
Policy No. _____.
Named Insured _____.

This endorsement is effective on the inception date of the policy unless otherwise stated.

$ _____ Each ***Occurrence***

$ _____ Aggregate

HOW MUCH *WE* PAY FOR LOSS OR CLAIM FOR *HIRED* AND *NON-OWNED AUTOMOBILE* COVERAGE

The Limit of Liability stated in the Declarations for Coverage L does not apply to ***HIRED*** AND ***NON-OWNED AUTOMOBILE*** COVERAGE. The Limit of Liability for ***HIRED*** AND ***NON-OWNED AUTOMOBILE*** COVERAGE is shown below.
Our liability is limited as follows:
The limits of liability stated below as applicable to each ***occurrence*** is ***our*** total limit of liability for all damages because of ***bodily injury*** and/or ***property damage*** sustained by one or more persons as a result of any one ***occurrence***. The limit of liability stated below as an aggregate is the total limit of ***our*** liability for all damages incurred within any annual period.

_____ Limits of Liability

_____ $ _____ each ***occurrence***.

_____ $ _____ aggregate.

These limits apply without regard to the number of:
1. ***insureds*** under this policy;
2. persons or organizations who sustain ***bodily injury*** and/or ***property damage***;
3. claims made or ***suits*** brought on account of ***bodily injury***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*** Liability, as stated in 1. and 2. above, will reduce the Coverage L each ***occurrence*** and aggregate limits of liability.
4. and/or ***property damage***; or

The ***Hired Automobile*** And ***Non-Owned Automobile*** Liability shall be excess insurance over any other valid and collectible insurance available to ***you***.

4. ***automobiles*** to which this policy applies.

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WHAT *WE* PAY FOR

The following coverage is added to Coverage L-***Bodily Injury*** And ***Property Damage***.

1. ***We*** ~~will~~ pay ~~on behalf of~~those sums when the ~~***named***~~ ***insured***~~, all sums which the ***named insured*** shall become~~ is legally obligated to pay ~~as~~ damages because of ***bodily injury*** ~~and/~~or ***property damage*** ~~to which this insurance applies. The ***bodily injury*** and/~~arising out of the:
   a. Maintenance or ~~***property damage*** must be caused by an ***occurrence*** which arises out of the~~ 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*** ~~***private passenger***~~ ***automobile*** by ~~a~~any person, ~~other than~~ but only with respect to the ~~***named insured***, in the~~ conduct ~~of the ***business*** of the ***named insured***, or arising out of the use by an ***employee*** of the ***named insured*** of any ***hired*** or ***non-owned automobile*** if the use is occasional and infrequent. ***We*** shall have the right and duty to defend any ***suit*** against the ***named insured*** seeking damages on account of such ***bodily injury*** and/or ***property damage***. ***We*** may make any investigation and settle any claim or ***suit*** that ***we*** decide is appropriate. ***We*** shall not be obligated to pay any claim or judgment or to defend any ***suit*** after ***our*** limit of liability has been exhausted.~~***your business***~~.

WHAT *WE* DO NOT PAY FOR

The following exclusions ~~are added to the EXCLUSIONS shown in the~~apply to ***Hired Automobile*** And ***Non-Owned Automobile*** Liability ~~coverage:~~.

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. ~~1. ***We*** exclude liability assumed by the ***insured*** under any contract or agreement;~~
Employer's Liability;
   c. ***Mobile Equipment***; and
   d. ***Property Damage***;

   do not apply.

2. ***We*** ~~exclude ***property***~~do not pay for:
   a. ***Property damage*** to property:
   ~~a. propertyowned~~1) Owned by ~~or being~~, transported by ~~the ***insured***;~~
   , b. ~~property~~ rented to or ~~in the care or custody of the ***insured***, or as to which the ***insured*** is for any purpose exercising physical control, other than ***property damage*** to a residence or a private garage caused by a ***private passenger automobile*** covered by this insurance~~loaned to the ***insured***; or
   ~~c. property owned by, rented to or in~~2) In the care ~~or~~, custody or control of the ~~***named insured's employee(s)*** or any independent contractor(s) working for or on behalf of the ***named***~~ ***insured***~~; or~~.

~~3. This insurance does not apply to ***bodily***~~ b. ***Bodily injury*** to ~~any~~:
   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 ~~employment by the ***insured***.~~ 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***.

~~**ADDITIONAL PROVISIONS**~~

~~**Excess Insurance *Hired* and *Non-Owned Automobiles*** this insurance shall be excess insurance over any other valid and collectible insurance available to the ***named insured***.~~

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

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