

COMMERCIAL UMBRELLA LIABILITY

AUTOMOBILE LIABILITY LIMITATIONS ENDORSEMENT

This Endorsement Changes the Policy. Please Read it Carefully.

Certain words and phrases that appear in bold have special meaning as defined below or in the Form to which this Endorsement is attached.

The titles of sections or paragraphs listed below should not be considered for purposes of interpreting the intent of this Form; these titles have only been inserted for ease of reading.

This Endorsement is attached to the Commercial Umbrella Liability Form and is subject to all terms, conditions, limitations and exclusions of such Form.

1. Paragraph 2.28. Automobile under 2. EXCLUSIONS of SECTION I – COVERAGE in the Commercial Umbrella Liability Form is deleted in its entirety.
2. The following paragraph is added to 3. CONDITIONAL EXCLUSIONS TO UNDERLYING INSURANCE under SECTION I – COVERAGE in the Commercial Umbrella Liability Form:

This insurance does not apply to the following, except to the extent that such coverage is provided under the **underlying insurance**. In that event, coverage under this Policy applies only to such risks for which coverage is afforded by such **underlying insurance** and will not be broader than the coverage afforded by such **underlying insurance**:

3.7. Automobile

- 3.7.1. **Bodily injury, property damage or personal injury** arising directly or indirectly, in whole or in part, out of the ownership, maintenance, use, operation, **loading or unloading**, or entrustment to others of any **automobile** owned or operated by, or on behalf of, or rented or loaned to any Insured;
- 3.7.2. This exclusion also applies to any:
 - 3.7.2.1. Motorized snow vehicle or its trailers, except when being used for your business; or
 - 3.7.2.2. Vehicle while being used in any speed or demolition contest or in any stunting activity or in practice or preparation for any such contest or activity.
- 3.7.3. This exclusion applies regardless of any other contributing or aggravating cause or event that contributes concurrently or in any sequence to the **bodily injury or property damage**.

All other terms and conditions of the Policy remain unchanged.