

COMMERCIAL UMBRELLA LIABILITY

INDIVIDUAL AS NAMED INSURED 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. The following paragraph is added to SECTION II – WHO IS AN INSURED in the Commercial Umbrella Liability Form:

3. For the purposes of sub-paragraphs 1.1., 1.2., and 1.3. of SECTION II – WHO IS AN INSURED, if any Named Insured designated in the Declaration Page(s) is an individual, coverage under this Policy for such individual Named Insured shall apply only with respect to the conduct of a **business** of which such individual is the sole proprietor.

2. DEFINITIONS

For the purposes of this Endorsement:

Business means:

- 2.1. Trade, profession or occupation;
- 2.2. The ownership, maintenance or use of farms; and
- 2.3. The ownership, maintenance or use of property rented in whole or in part to others, or held for such rental, by the Named Insured.
- 2.4. The following use of the Named Insured's property shall not constitute business:
 - 2.4.1. Occasional rental of the Named Insured's residence;
 - 2.4.2. Rental in whole or in part to others of a one or two family dwelling usually occupied in part by the Named Insured as a residence, unless such rental is for the accommodation of more than two roomers or boarders;
 - 2.4.3. Rental of space in the Named Insured's residence for office, school, or studio occupancy;
 - 2.4.4. Rental or holding for rental not more than three car spaces or stalls in garages or stables.

All other terms and conditions of the Policy remain unchanged.