COMMERCIAL UMBRELLA LIABILITY COVERAGE

CROSS LIABILITY EXCLUSION

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.

Notwithstanding any contrary provisions contained in this Policy, the Commercial Umbrella Liability Form is amended by the addition of the following exclusion to paragraph 2. Exclusions of Section I – Coverage:

This insurance does not apply to:

- 1. Any claim made or action brought by or on behalf of your parent corporation, a subsidiary of your parent corporation or your subsidiary;
- 2. Any claim made or action brought by or on behalf of any Insured covered hereunder against any other Insured covered by this Policy.

However, this exclusion does not apply to a person or organization who would not be an **Insured** under this Policy except for an Endorsement to this Policy adding them as an additional Insured.

All other terms and conditions of the Policy remain unchanged.