

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## LIMITED COVERAGE FOR DESIGNATED UNMANNED AIRCRAFT

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

### SCHEDULE

<input checked="checked" type="checkbox"/>	<b>A. Bodily Injury And Property Damage Limited Coverage</b> (applicable only if an "X" is shown in the box)
<b>Description Of Unmanned Aircraft</b>	
Any business use "Unmanned Aircraft" limited to weighing less than 55 pounds; with flight speeds of 87 knots (100 mph) or less; not hauling packages and/or hazardous materials; and operated in compliance with the Federal Aviation Administration Part 107.	
<b>Description Of Operation(s) Or Project(s)</b>	
Operations which are within the same Business Classification(s) identified on the Declaration Page of this policy.	
<input type="checkbox"/>	<b>B. Personal And Advertising Injury Limited Coverage</b> (applicable only if an "X" is shown in the box)
<b>Description Of Unmanned Aircraft</b>	
<b>Description Of Operation(s) Or Project(s)</b>	
<b>Limit Of Insurance</b>	
<b>Unmanned Aircraft Liability Aggregate Limit: \$ (Occurrence Limit stated on Declarations Page)</b>	
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

**Section II – Liability** is amended as follows:

**A. Exclusion B.1.g.** is replaced by the following:

This insurance does not apply to:

**g. Aircraft, Auto Or Watercraft**

**(1) Unmanned Aircraft**

"Bodily injury" or "property damage" arising out of the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft". Use includes operation and "loading or unloading".

This Paragraph **g.(1)** applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft".

If shown as applicable in Section **A.** of the Schedule, this Paragraph **g.(1)** does not apply to "unmanned aircraft" described in Section **A.** of the Schedule, but only with respect to the operation(s) or project(s) described in Section **A.** of the Schedule.

**(2) Aircraft (Other Than Unmanned Aircraft), Auto Or Watercraft**

"Bodily injury" or "property damage" arising out of the ownership, maintenance, use or entrustment to others of any aircraft (other than "unmanned aircraft"), "auto" or watercraft owned or operated by or rented or loaned to any insured. Use includes operation and "loading or unloading".

This Paragraph **g.(2)** applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment to others of any aircraft (other than "unmanned aircraft"), "auto" or watercraft that is owned or operated by or rented or loaned to any insured.

This Paragraph **g.(2)** does not apply to:

- (a)** A watercraft while ashore on premises you own or rent;
- (b)** A watercraft you do not own that is:
  - (i)** Less than 51 feet long; and
  - (ii)** Not being used to carry persons or property for a charge;
- (c)** Parking an "auto" on, or on the ways next to, premises you own or rent, provided the "auto" is not owned by or rented or loaned to you or the insured;
- (d)** Liability assumed under any "insured contract" for the ownership, maintenance or use of aircraft or watercraft; or

**(e)** "Bodily injury" or "property damage" arising out of:

- (i)** The operation of machinery or equipment that is attached to, or part of, a land vehicle that would qualify under the definition of "mobile equipment" if it were not subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged; or
- (ii)** The operation of any of the following machinery or equipment:
  - i.** Cherry pickers and similar devices mounted on automobile or truck chassis and used to raise or lower workers; and
  - ii.** Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment.

**B. The following is added to Exclusion B.1.p. Personal And Advertising Injury:**

This insurance does not apply to:

"Personal and advertising injury":

Arising out of the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft". Use includes operation and "loading or unloading".

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the offense which caused the "personal and advertising injury" involved the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft".

This exclusion does not apply to:

- (1) The use of another's advertising idea in your "advertisement"; or
- (2) Infringing upon another's copyright, trade dress or slogan in your "advertisement".

If shown as applicable in Section **B.** of the Schedule, this exclusion does not apply to "unmanned aircraft" described in Section **B.** of the Schedule, but only with respect to the operation(s) or project(s) described in Section **B.** of the Schedule.

**C. If an Unmanned Aircraft Liability Aggregate Limit is shown in the Schedule, the following provisions are added to Paragraph D. Liability And Medical Expenses Limits Of Insurance:**

1. Subject to Paragraph **D.4.a.** or **D.4.b.**, whichever applies, the Unmanned Aircraft Liability Aggregate Limit shown in the Schedule is the most we will pay for the sum of all damages because of all:
  - a. "Bodily injury", "property damage" and medical expenses (if coverage is indicated in Section **A.** of the Schedule); and
  - b. "Personal and advertising injury" (if coverage is indicated in Section **B.** of the Schedule);

arising out of the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft".

**2. Paragraphs D.2. and D.3. continue to apply to:**

- a. "Bodily injury", "property damage" and medical expenses (if coverage is indicated in Section **A.** of the Schedule); and
- b. "Personal and advertising injury" (if coverage is indicated in Section **B.** of the Schedule);

as applicable, arising out of the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft" but only if, and to the extent that, a limit of insurance is available under the Unmanned Aircraft Liability Aggregate Limit.

**D. The following definition is added to Paragraph F. Liability And Medical Expenses Definitions:**

"Unmanned aircraft" means an aircraft that is not:

1. Designed;
2. Manufactured; or
3. Modified after manufacture;

to be controlled directly by a person from within or on the aircraft.