THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

HIRED AUTO AND NON-OWNED AUTO LIABILITY

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Insurance is provided only with respect to those coverages for which a specific premium charge is shown:

Coverage	Additional Premium
Non-Ownership Liability	
Hired Auto Liability	$
	$

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

HIRED AUTO LIABILITY

The insurance provided under COVERAGE A (Section I) applies to "bodily injury" or "property damage" arising out of the maintenance or use of a "hired auto" by you or your employees in the course of your business.

With respect to the insurance provided by this endorsement:

1. The exclusion, under COVERAGE A (Section I), other than exclusion a, b, d, f and i and the Nuclear Energy Liability Exclusion (Broad Form) are deleted and replaced by the following:
    a. "Bodily injury:"
        (1) To an employee of the insured arising out of and in the course of employment by the insured; or
        (2) To the spouse, child, parent, brother or sister of that employee as a consequence of (1) above.
        This exclusion applies:
        (1) Whether the insured may be liable as an employer or in any other capacity; and
        (2) To any obligation to share damages with or repay someone else who must pay damages because of injury.
        This exclusion does not apply to:
        (1) Liability assumed by the insured under an "insured contract;" or
        (2) "Bodily injury" arising out of and in the course of domestic employment by the insured unless benefits for such injury are

in whole or in part either payable or required to be provided under any workers compensation law.
    b. "Property damage" to:
        (1) Property owned or being transported by, or rented or loaned to the insured; or
        (2) Property in the care, custody or control of the insured.
2. WHO IS AN INSURED (Section II) is replaced by the following:
    a. You;
    b. Any other person using a "hired auto" with you permission;
    c. With respect to a "non-owned auto", any partner or executive officer of yours, but only while such "non-owned auto" is being used in your business.
    d. Any other person or organization, but only with respect to their liability because of acts or omissions of an insured under a., b., or c. above.
    None of the following is an insured,;
    a. Any person engaged in the business of his or her employer with respect to "bodily injury" to an co-employee of such person injured in the course of employment;
    b. Any partner or executive officer with respect to any "auto" owned by such partner or officer or a member of his or her household;
    c. Any person while employed in or otherwise engaged in duties in connection with an "auto business",

other than an "auto business" you operate;

d. The owner or lessee (of whom you are a sublessee) of a "hired auto' or the owner of a "non-owned auto" or any agent or employee of any such owner or lessee;

e. Any person or organization with respect to the conduct of any current or past partnership or joint venture that is not shown as a Named Insured in the Declarations.

NON-OWNED AUTO LIABILITY

The insurance provided under COVERAGE A (Section I) applies to "bodily injury" or "property damage" arising out of the use of any "non-owned auto" in you business by any person other than you.

The following additional definitions apply:

"auto business" means the business or occupation of selling, repairing, servicing, storing or parking "autos."

"Hired auto" means any "auto" you lease, hire, or borrow. This does not include any "auto" you lease, hire, or borrow from any of your employees or members of their house holds, or from any partner or executive officer of yours.

"Non-owned auto" means any "auto" you do not own, lease, hire or borrow which are used in connection with your business. However, if you are a partnership a "non-owned auto" does not include any auto owned by any partner.