

# MS AS 04 04 06 - AUTO SERVICE RISKS - LOSS OR DAMAGE TO CUSTOMERS' AUTOS AND OTHER CUSTOMERS' PROPERTY (DIRECT PRIMARY COVERAGE)

This endorsement modifies insurance provided under the following:

COMMERCIAL PROPERTY COVERAGE PART - BUILDING AND PERSONAL PROPERTY COVERAGE FORM

This endorsement is subject to all the provisions of the Building And Personal Property Coverage Form, except as otherwise provided in this endorsement. The provisions of the Causes Of Loss - Special Form do not apply to the provisions of this endorsement. All numbers and letters used to designate paragraphs in this endorsement are specific to this endorsement only. They do not reference paragraphs in the Commercial Property Coverage Part.

- A. This endorsement provides coverage only for each premises described in the Declarations for which a Limit of Insurance and a premium are shown for Loss Or Damage To Customers' Autos And Other Customers' Property.
- B. We will pay for direct physical loss of or damage (including any resulting loss of use) to "autos", "auto" equipment or other property of customers left in your care while you are attending, servicing, repairing, operating or storing the "autos" at or temporarily away from a premises shown in the Declarations. Such loss or damage must be caused by or result from a Covered Cause Of Loss. Our payment for loss or damage will only be for the account of the owner of the "auto" or other property.
- C. As used in this endorsement, Covered Cause of Loss means any cause of loss or damage not specifically excluded in Paragraph **D.** of this endorsement.
- D. This insurance does not apply to any of the following:
  - 1. **Theft**  
Loss or damage due to theft or conversion caused in any way by you, your partners, executive officers or employees.
  - 2. **Defective Parts**  
Defective parts or materials.
  - 3. **Faulty Work**  
Defective work you performed, including work that someone performed for you.
  - 4. **Loss Or Damage Otherwise Paid**  
Loss or damage to property that is paid under the **Personal Property Of Others** Section of the Building And Personal Property Coverage Form.
- E. **Limits Of Insurance** is replaced by the following:  
Regardless of the number of "autos" left in your care, the most we will pay for all loss or damage at each premises in any one event is the Limit of Insurance shown in the Declarations minus the applicable deductibles shown in the Declarations for loss or damage caused by collision, theft or mischief or vandalism.
- F. **Deductible** is replaced by the following:

The maximum deductible stated in the Declarations for loss or damage from any cause other than collision of an "auto" is the most that will be deducted for all loss or damage in any one event caused by theft or mischief or vandalism.

**G.** The **Other Insurance** Section of the Commercial Property Conditions is replaced by the following:

The insurance provided by this endorsement is primary insurance.

**H.** As used in this endorsement, "auto" means a land motor vehicle, trailer or semitrailer.