

Watercraft Liability
(Follow Form)

This endorsement modifies insurance provided by the attached Commercial Umbrella policy:

SECTION I – COVERAGE; 2 Exclusion, Item j. is deleted and replaced with the following:

j. **Aircraft Or Watercraft**

Bodily injury or **property damage** arising out of the ownership, maintenance, use or entrustment to other of any **aircraft** or **watercraft** owned or operated by or rented or loaned to any **insured**. Use includes **loading or unloading**.

This exclusion applies to any claim alleging 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** or **watercraft** that is owned or operated by or rented or loaned to any **insured**.

This exclusion does not apply to **watercraft** except to the extent that coverage exists in an **underlying insurance** policy or would have existed but for the exhaustion of **underlying limits** of **bodily injury** and **property damage** arising out of the ownership, maintenance, operation, use of **loading or unloading** of any **watercraft**.

All other coverages, terms and conditions remain the same.