

**Combination Commercial Policy with Personal Endorsement**

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

It is agreed that this Commercial Umbrella policy contains Personal Endorsement coverage for the **insured(s)** listed on the Personal Endorsement Declaration Page attached to this policy. The Personal/Farm Umbrella Liability policy and subsequent endorsement/exclusion listed on the Personal Endorsement Declaration Page shall apply.

It is further agreed that the Personal Endorsement coverage is applicable to the non-business activities of the **insured(s)** listed on the Personal Endorsement Declaration Page attached to this policy.

All other coverages, terms and conditions remain the same.