

**COMBINATION COMMERCIAL AND PERSONAL UMBRELLA
EXCESS LIABILITY POLICY ENDORSEMENT**

In consideration of the premium at which this policy has been written, it is agreed that the Commercial Umbrella Excess Liability Policy is amended to include the attached provisions of the Personal/Farm Umbrella Excess Liability Policy.

It is further agreed that the provisions of the Personal/Farm Umbrella Excess Liability Policy are only applicable to the non-business activities of the individual named as **NAMED INSURED** on the Declarations of the Personal/Farm Umbrella Excess Liability Policy Form.

It is further agreed that in the event of a loss that is collectible under the Commercial Umbrella Excess Liability Provisions of this Combination Policy as well as the Personal/Farm Umbrella Excess Liability Provisions, the Company's limit of liability applicable to such loss shall not exceed the highest occurrence limit of either of the two policy provisions.