

**PERSONAL UMBRELLA POLICY
FARM UMBRELLA POLICY
COMMERCIAL UMBRELLA POLICY**

This endorsement changes the policy. Please read it carefully.

Limitation of the company's liability from two or more related policies.

If the umbrella policy to which this endorsement is attached and any other umbrella policy issued to you by us or any company affiliated with us apply to the same **OCCURRENCE**, the aggregate maximum limit of insurance under all of the umbrella policies shall not exceed the highest applicable limit of insurance under any one umbrella policy.

All other provisions of the policy apply.