

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

HIRED AND NON-OWNED AUTO COVERAGE - ESSENTIAL

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE

It is understood and agreed that the following is added to the policy:

SCHEDULE

Hired Auto and Non-Owned Auto Limit of Insurance:	
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- A. Regardless of the number of insureds, claims made or "suits" brought, and regardless of the number of persons or organizations making claims or bringing "suit", the amount shown in the **SCHEDULE** above is the maximum amount we will pay for all damages and all Supplementary Payments arising out of all claims or "suits" for "bodily injury" or "property damage" arising out of:

1. The use of a "hired auto" by you or your "employee" in the course of your business; or
2. The use of a "non-owned auto" by any "employee", other than you, in the course of your business.

The Limit of Insurance shown in the **SCHEDULE** above is subject to and not in addition to the General Aggregate Limit of Insurance shown in the Declarations Page of this Policy. This endorsement in no way increases the Limits of Insurance as set forth in the Declarations page of this Policy.

- B. For purposes of this endorsement, the following exclusions are added:

This insurance does not apply to any claim or "suit" for "bodily injury" or "property damage" arising directly or indirectly out of, related to, or, in any way involving:

1. Use of a "hired auto" or "non-owned auto" for any purpose not specifically related to the principal business operations of the Named Insured.
2. Use of a "hired auto" or "non-owned auto" as a public or livery conveyance.
3. Use of a "hired auto" or "non-owned auto" by any person qualifying as an insured under Section C. of this endorsement, if logged into a "transportation network platform" as a driver, whether or not a passenger or cargo is occupying the "auto".
4. Any uninsured or underinsured motorist law, or any no fault law or similar act of law.
5. Property owned or being transported by, or rented or loaned to the insured.
6. Property in the care, custody or control of the insured.
7. Any "auto" owned by a firm, organization, entity or trust:
 - a. Operated by any person qualifying as an insured under Section C. of this endorsement; or