

- b. In which any person qualifying as an insured under Section C. of this endorsement has or had any ownership interest; or
 - c. In which any person qualifying as an insured under Section C. of this endorsement exercises or exercised direct or indirect control.
- 8. Operation of a "hired auto" or "non-owned auto" by any person qualifying as an insured under Section C. of this endorsement while under the influence of any alcohol or "drug".
 - 9. Operation of a "hired auto" or "non-owned auto" by any person qualifying as an insured under Section C. of this endorsement while under a provisional, restricted, suspended, or revoked driver's license.
 - 10. Operation of a "hired auto" or "non-owned auto" by any person qualifying as an insured under Section C. of this endorsement, if such person:
 - a. Is under the age of twenty-five (25) years old;
 - b. Has three (3) or more at-fault accidents within the last five (5) years; or
 - c. Has been arrested, arraigned or convicted of, whether on appeal or not, any local, state or federal offense in the last five (5) years of:
 - (1) Driving, operation or control of an "auto" while under the influence of any alcohol or "drug"; or
 - (2) Reckless driving, aggressive driving, hit and run, or operating a vehicle without a valid driver's license.
 - 11. Injury to a passenger while on, entering into, or alighting from a "hired auto" or "non-owned auto".
 - 12. The negligent hiring, employment, training, monitoring, supervision, or retention of any "employee" or agent of any insured with respect to items 1. through 11. above.
- C. For purposes of this endorsement, **SECTION II – WHO IS AN INSURED** is deleted and replaced with the following:

Each of the following is an insured under this endorsement, but only to the extent set forth below:

- a. You;
- b. Any "employee" using a "hired auto" in the course of your business and with your permission; and
- c. For a "non-owned auto", any partner or "executive officer" of yours, but only while such "non-owned auto" is being used in the course of your business.

None of the following is an insured:

- (1) Any person engaged in the business of his or her employer for "bodily injury" to any co-"employee" of such person injured in the course of employment, or to the spouse, child, parent, brother or sister of that co-"employee" as a consequence of such "bodily injury", or for any obligation to share damages with or repay someone else who must pay damages because of the injury;