

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.
DAMAGE TO PROPERTY OF OTHERS ENDORSEMENT

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

SCHEDULE		
COVERAGE	LIMITS OF INSURANCE	DEDUCTIBLE
Property of others in the care, custody or control of the insured.	\$ 2,500 Each Occurrence \$ 5,000 Aggregate	\$250 Each Claim

- A.** The exclusion in subparagraph **J.(4)** of Paragraph 2. In exclusions of **Section I (COVERAGE A)** of the **COMMERCIAL GENERAL LIABILITY COVERAGE FORM** is deleted. When this endorsement is attached to the **COMMERCIAL GENERAL LIABILITY COVERAGE FORM**, coverage for property of others in the care, custody and control of the insured applies.

The property coverages available with this endorsement do not include coverage for:

1. "Property damage" to property held by you for servicing, repair, storage or sale at premises owned, rented, leased, operated or used by you;
2. Damage to property while in transit.

- B.** Following are two changes/additions to the **SECTION III – LIMITS OF INSURANCE** in the **COMMERCIAL GENERAL LIABILITY COVERAGE FORM**:

8. Subject to paragraph 2. In **SECTION III – LIMITS OF INSURANCE** section of the **COVERAGE FORM**, the most we will pay because of all "property damage" to property in the care, custody or control of the insured is the Aggregate amount shown in the **SCHEDULE** above.
9. "Subject to paragraphs 5. and 8. in **Section III – LIMITS OF INSURANCE** section of the **COVERAGE FORM**, the most we will pay because of all property damage to property in the care, custody or control of the insured arising out of any one occurrence is the occurrence amount shown in the **SCHEDULE** above.

C. DEDUCTIBLE

1. Our obligation under this endorsement to pay damages on your behalf for property damage to property in the care, custody or control of

insured applies only to the amount of damages in excess of the deductible amount, stated in the **SCHEDULE** above. The limits of insurance applicable to Each Claim will be reduced by the deductible amount.

2. The terms of this insurance including those with respect to:

a. Our right and duty to defend any "suits" seeking those damages; and

b. Your duties in the event of an "occurrence." Apply irrespective of the application of the deductible amount.

3. We may pay any part or all of the deductible amount to effect settlement of any claim or "suit" and, upon notification of the action taken, you shall promptly reimburse us for such part of the deductible amount that has been paid by us.

- D. Other Insurance** – For coverage provided by this endorsement, **CONDITION 4.** Is deleted and replaced by the following.

If other valid and collectible insurance is available to the insured for a loss we cover under this endorsement, then the insurance provided by this endorsement is excess. We will pay only our share of the amount of the loss, if any, that exceeds the sum of:

1. The total amount that all such other insurance, would pay for the loss in the absence of this insurance; and
2. The total of all deductible and self-insured amounts under all that other insurance.

All other terms remain unchanged.