

## Non Owned Automobiles

It is agreed that this Policy extends to indemnify the Insured in respect of all sums which the Insured shall become legally liable to pay as compensation arising from bodily injury or property damage to which this insurance applies, caused by an occurrence and arising out of the maintenance or use, including loading and unloading, of any non-owned automobile, for the sole purpose of conducting the business of the Insured.

Provided this extension shall not apply :

1. To liability assumed by the insured under any contract or agreement
2. To liability whilst such automobile is used as a public or delivery conveyance
3. To loss or damage to property owned or being transported by the Insured.

Provided further that this extension shall be an excess insurance over any other valid and collectible insurance available to the Insured.

For the purpose of this extension the following additional definitions shall also apply :

Non-owned automobile shall mean any kind of mechanically propelled land vehicle or locomotive, including trailer or semi-trailer, requiring motor vehicle registration not registered in the name of the Insured.

Subject otherwise to the terms, conditions and exceptions of this Policy.