



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

THEFT EXCLUSION

This endorsement modifies coverage provided under the following:

AUTO DEALERS COVERAGE FORM

With respect to coverage changes made by this endorsement, the provisions of the Coverage Form apply unless modified by this endorsement.

Named Insured: Morris Avenue Auto Sales	Policy Number:
Endorsement Effective: 11/4/2025	Countersigned By: <i>Heiman Maske</i> (Authorized Representative)

It is agreed that:

SECTION I – COVERED AUTOS COVERAGES, F. Physical Damage Coverage, 3. Exclusions is amended to add the following exclusion:

Theft

We will not pay for “loss” to a covered “auto” caused by or resulting from theft or attempted theft.

This endorsement shall apply to any continuation, reinstatement, renewal or replacement of the above mentioned policy by the Named Insured.

Signature of Insured

Date



POLICY NUMBER:

COMMERCIAL AUTO
AXS300 04-17

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NAMED DRIVER EXCLUSION

This endorsement modifies insurance provided under the following:

**BUSINESS AUTO COVERAGE FORM
GARAGE COVERAGE FORM
TRUCKERS COVERAGE FORM
MOTOR CARRIER COVERAGE FORM
AUTO DEALERS COVERAGE FORM**

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below and shall remain in effect on all renewals or continuations until cancelled or deleted by us.

Endorsement Effective Date: 11/4/2025 12:01 AM Standard Time

Except as provided for in the paragraph immediately below, you agree that none of the insurance coverages afforded by the policy shall apply while a covered "auto" is driven, operated or in the care, custody or control of the named person(s) set forth in the **SCHEDULE** below. This exclusion applies whether or not the use of the "auto" was with the express or implied permission of the "insured".

If the excluding of uninsured, underinsured, uninsured or underinsured property damage, personal injury protection or auto medical payments coverage is in violation of any applicable state law, then coverage provided shall be no greater than the minimum coverage requirement applicable at the time of any "loss".

All other terms and conditions of the above policies remain unchanged by this endorsement.

SCHEDULE:

Excluded Driver(s) or Operator(s)	
<u>Click here to enter text</u>	<u>Click here to enter text</u>
<u>Click here to enter text</u>	<u>Click here to enter text</u>
<u>Click here to enter text</u>	<u>Click here to enter text</u>

ACCEPTED BY:

<u>Signature Of Named Insured or, if a Corporation, an Authorized Representative</u>	<u>Title</u>	<u>Date Signed</u>
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POLICY NUMBER:

COMMERCIAL AUTO
AXS300 NC 04-17

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NAMED DRIVER EXCLUSION - NORTH CAROLINA

This endorsement modifies insurance provided under the following:

**BUSINESS AUTO COVERAGE FORM
GARAGE COVERAGE FORM
TRUCKERS COVERAGE FORM
MOTOR CARRIER COVERAGE FORM
AUTO DEALERS COVERAGE FORM**

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below and shall remain in effect on all renewals or continuations until cancelled or deleted by us.

Endorsement Effective Date: 11/4/2025 12:01 AM Standard Time

Except as provided for in the paragraph immediately below, you agree that none of the insurance coverages afforded by the policy shall apply while a covered "auto" is driven, operated or in the care, custody or control of the named person(s) set forth in the **SCHEDULE** below. This exclusion applies whether or not the use of the "auto" was with the express or implied permission of the "insured".

If the excluding of uninsured, underinsured, uninsured or underinsured property damage, personal injury protection or auto medical payments coverage is in violation of any applicable state law, then coverage provided shall be no greater than the minimum coverage requirement applicable at the time of any "loss". Additionally, if we are required to response to a claim or "suit" in order to comply with a compulsory insurance, financial responsibility no fault law, this exclusion shall not apply and the limit of insurance we will provide is the minimum required by that law.

All other terms and conditions of the above policies remain unchanged by this endorsement.

SCHEDULE:

Excluded Driver(s) or Operator(s)	
<u>Click here to enter text</u>	<u>Click here to enter text</u>
<u>Click here to enter text</u>	<u>Click here to enter text</u>
<u>Click here to enter text</u>	<u>Click here to enter text</u>

ACCEPTED BY:

<u>Signature Of Named Insured or, if a Corporation, an Authorized Representative</u>	<u>Title</u>	<u>Date Signed</u>
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POLICY NUMBER:

COMMERCIAL AUTO
AXIS301 04-17

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NAMED DRIVER EXCLUSION – SOUTH CAROLINA

This endorsement modifies insurance provided under the following:

**BUSINESS AUTO COVERAGE FORM
GARAGE COVERAGE FORM
TRUCKERS COVERAGE FORM
MOTOR CARRIER COVERAGE FORM
AUTO DEALERS COVERAGE FORM**

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below and shall remain in effect on all renewals or continuations until cancelled or deleted by us.

Endorsement Effective Date: 11/4/2025 12:01 AM Standard Time

Except as provided for in the paragraph immediately below, you agree that none of the insurance coverages afforded by the policy shall apply while a covered "auto" is driven, operated or in the care, custody or control of the named person(s) set forth in the **SCHEDULE** below. This exclusion applies whether or not the use of the "auto" was with the express or implied permission of the "insured".

If the excluding of uninsured, underinsured, uninsured or underinsured property damage, personal injury protection or auto medical payments coverage is in violation of any applicable state law, then coverage provided shall be no greater than the minimum coverage requirement applicable at the time of any "loss".

All other terms and conditions of the above policies remain unchanged by this endorsement.

SCHEDULE:

Excluded Driver(s) or Operator(s)	
Click here to enter text	Click here to enter text
Click here to enter text	Click here to enter text
Click here to enter text	Click here to enter text

The Named Insured accepts this endorsement as witness his signature signifying his agreement. Additionally, I declare that (1) the driver's license of all excluded drivers have been turned in to the Department of Motor Vehicles or (2) an appropriate policy of liability insurance or other security as may be authorized by law has been properly executed in the name of each person to be excluded.

ACCEPTED BY:

Click here to enter text	Click here to enter text	Click here to enter text
Signature Of Named Insured or, if a Corporation, an Authorized Representative	Title	Date Signed



POLICY NUMBER:

COMMERCIAL AUTO
AXIS302 04-17

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LIMITED NAMED DRIVER EXCLUSION

This endorsement modifies insurance provided under the following:

**BUSINESS AUTO COVERAGE FORM
GARAGE COVERAGE FORM
TRUCKERS COVERAGE FORM
MOTOR CARRIER COVERAGE FORM
AUTO DEALERS COVERAGE FORM**

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below and shall remain in effect on all renewals or continuations until cancelled or deleted by us.

Endorsement Effective Date: 11/4/2025 12:01 AM Standard Time

Except as provided for in the paragraph immediately below, you agree that none of the insurance coverages afforded by the policy shall apply while a covered "auto" is driven, operated or in the care, custody or control of the named person(s) set forth in the **SCHEDULE** below. This exclusion applies whether or not the use of the "auto" was with the express or implied permission of the "insured".

This exclusion does not apply to minimum financial responsibility limits where required by applicable law. If the excluding of bodily injury, property damage, uninsured, underinsured, uninsured or underinsured property damage, personal injury protection or auto medical payments coverage is in violation of any applicable state law, then coverage provided shall be no greater than the minimum coverage requirement applicable at the time of any "loss".

All other terms and conditions of the above policies remain unchanged by this endorsement.

SCHEDULE:

Excluded Driver(s) or Operator(s)	
<u>Click here to enter text</u>	<u>Click here to enter text</u>
<u>Click here to enter text</u>	<u>Click here to enter text</u>
<u>Click here to enter text</u>	<u>Click here to enter text</u>

ACCEPTED BY:

<u>Signature Of Named Insured or, if a Corporation, an Authorized Representative</u>	<u>Title</u>	<u>Date Signed</u>
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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LIMITED NAMED DRIVER EXCLUSION - FLORIDA

This endorsement modifies insurance provided under the following:

**BUSINESS AUTO COVERAGE FORM
GARAGE COVERAGE FORM
TRUCKERS COVERAGE FORM
MOTOR CARRIER COVERAGE FORM
AUTO DEALERS COVERAGE FORM**

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below and shall remain in effect on all renewals or continuations until cancelled or deleted by us.

Endorsement Effective Date: 11/4/2025

12:01 AM Standard Time

Except as provided for in the paragraph immediately below, you agree that none of the insurance coverages afforded by the policy shall apply while a covered "auto" is driven, operated or in the care, custody or control of the named person(s) set forth in the **SCHEDULE** below. This exclusion applies whether or not the use of the "auto" was with the express or implied permission of the "insured".

This exclusion does not apply to minimum financial responsibility limits where required by Florida law. The limits of Liability Coverage applicable to this accident and for the listed driver(s) below are reduced to Bodily Injury, Property Damage, Personal Injury Protection up to the minimum limits required by Florida law and Uninsured Motorist coverage unless otherwise rejected.

All other terms and conditions of the above policies remain unchanged by this endorsement.

SCHEDULE:

Excluded Driver(s) or Operator(s)	
<u>Click here to enter text</u>	<u>Click here to enter text</u>
<u>Click here to enter text</u>	<u>Click here to enter text</u>
<u>Click here to enter text</u>	<u>Click here to enter text</u>

ACCEPTED BY:

<hr/>	<hr/>	<hr/>
Signature Of Named Insured or, if a Corporation, an Authorized Representative	Title	Date Signed



POLICY NUMBER:

COMMERCIAL AUTO
AXS303 04-17

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NAMED DRIVER EXCLUSION – WASHINGTON

This endorsement modifies insurance provided under the following:

**BUSINESS AUTO COVERAGE FORM
GARAGE COVERAGE FORM
TRUCKERS COVERAGE FORM
MOTOR CARRIER COVERAGE FORM
AUTO DEALERS COVERAGE FORM**

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below and shall remain in effect on all renewals or continuations until cancelled or deleted by us.

Endorsement Effective Date: 11/4/2025 12:01 AM Standard Time

Except as provided for in the paragraph immediately below, you agree that none of the insurance coverages afforded by the policy shall apply while a covered "auto" is driven, operated or in the care, custody or control of the named person(s) set forth in the **SCHEDULE** below. This exclusion applies whether or not the use of the "auto" was with the express or implied permission of the "insured".

This exclusion does not apply to Personal Injury Protection so long as Personal Injury Protection has not been rejected in writing by the "insured". This exclusion also does not apply to Underinsured Motorist Coverage so long as Underinsured Motorist Coverage has not been rejected in writing by the "insured".

All other terms and conditions of the above policies remain unchanged by this endorsement.

SCHEDULE:

Excluded Driver(s) or Operator(s)	
<u>Click here to enter text</u>	<u>Click here to enter text</u>
<u>Click here to enter text</u>	<u>Click here to enter text</u>
<u>Click here to enter text</u>	<u>Click here to enter text</u>

<u>Signature Of Named Insured or, if a Corporation, an Authorized Representative</u>	<u>Title</u>	<u>Date Signed</u>
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Policy Number:

COMMERCIAL AUTO

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NON-LISTED DRIVER LIMITATION ENDORSEMENT

This endorsement modifies insurance provided under the following:

AUTO DEALER COVERAGE FORM

I. SECTION I – COVERED AUTOS COVERAGES, D. Covered Autos Liability Coverage, 2. Who Is An Insured, b. is replaced by:

- b.** Anyone else that is listed as a permissive user, driver or operator in the Schedule of Permissive User(s), Driver(s) or Operator(s) including any subsequent changes to that Schedule, while using with your permission a covered "auto" you own, hire or borrow, except:
- (1)** The owner or anyone else from whom you hire or borrow a covered "auto". This exception does not apply if the covered "auto" is a "trailer" connected to a covered "auto" you own.
 - (2)** Your "employee" if the covered "auto" is owned by that "employee" or a member of his or her household.
 - (3)** Someone using a covered "auto" while he or she is working in a business of selling, servicing or repairing "autos" unless that business is your "garage operations".
 - (4)** Your customers. However, if a customer of yours:
 - (a)** Has no other available insurance (whether primary, excess or contingent), they are an "insured" but only up to the compulsory or financial responsibility law limits where the covered "auto" is principally garaged.
 - (b)** Has other available insurance (whether primary, excess or contingent) less than the compulsory or financial responsibility law limits where the covered "auto" is principally garaged, they are an "insured" only for the amount by which the compulsory or financial responsibility law limits exceed the limit of their other insurance.
 - (5)** A partner (if you are a partnership) or a member (if you are a limited liability company) for a covered "auto" owned by him or her or a member of his or her household.

- II.** In addition, it is agreed that if a covered "auto" is driven, operated or in the care, custody or control of person(s) that are not listed in the Schedule of Permissive User(s), Driver(s) or Operator(s) on the date of an "accident" involving such person(s), the limits of Liability Coverage applicable to all "insured's" are reduced to the compulsory or financial responsibility law limits where the covered "auto" is principally garaged for any claim arising from an "accident".

All other terms and conditions of the above policies remain unchanged by this endorsement.

ACCEPTED BY:

<hr/>	<hr/>	<hr/>
Signature Of Named Insured(s) or, if a Corporation, an Authorized Representative	Title	Date Signed

Schedule

Permissive User(s), Driver(s) or Operator(s)		

POLICY NUMBER:

COMMERCIAL AUTO
CA 25 07 10 13

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LOCATIONS AND OPERATIONS NOT COVERED

This endorsement modifies insurance provided under the following:

AUTO DEALERS COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below.

Named Insured: Morris Avenue Auto Sales

Endorsement Effective Date: 11/4/2025

SCHEDULE

Locations And Operations Not Covered
Type business or operation here
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

This insurance does not apply to the locations or operations described in the Schedule.

Named Insured's Signature

Date

This endorsement shall apply to any continuation, reinstatement, renewal or replacement of the above mentioned policy by the Named Insured.

POLICY NUMBER:

COMMERCIAL AUTO
CA 99 40 10 13

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION OR EXCESS COVERAGE HAZARDS OTHERWISE INSURED

This endorsement modifies insurance provided under the following:

AUTO DEALERS COVERAGE FORM
BUSINESS AUTO COVERAGE FORM
MOTOR CARRIER COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below.

Named Insured: Morris Avenue Auto Sales

Endorsement Effective Date: 11/4/2025

SCHEDULE

Designation Or Description Of Covered "Autos" You Own:

enter description here - press tab for next line
this is line 3 for description

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

When you do not want **Covered Autos Liability Coverage** to apply to the covered "autos" you own that are designated in this endorsement because you have other insurance, the following provision indicated by an "X" in the ☐ will apply:

☐ **Covered Autos Liability Coverage** does not apply.

☐ **Covered Autos Liability Coverage** does not apply to "bodily injury" or "property damage" occurring before the other insurance ends.

Date other insurance ends:

☐ **Covered Autos Liability Coverage** does not apply to "bodily injury" or "property damage" occurring before the other insurance ends except to the extent damages exceed the limits of the other insurance. However, the most we will pay is the difference between the Limit of Insurance for Covered Autos Liability Coverage in this Coverage Form and the limits of the other insurance, if this Coverage Form's limits are higher.

Date other insurance ends:

and Limits of Insurance: \$



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WINDSTORM AND FLOOD EXCLUSION

This endorsement modifies insurance provided under the following:
AUTO DEALERS COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by this endorsement.

This endorsement changes the policy on the inception date of the policy unless another date is indicated below.

Named Insured: Morris Avenue Auto Sales	Policy Number:
Endorsement Effective: 11/4/2025	Countersigned By: <i>Heiman Maske</i>

(Authorized Representative)

If no entry appears above, information required to complete this endorsement will be shown in the Declarations.

I. SECTION I – COVERED AUTO COVERAGES, F. Physical Damage Coverage, 1. Coverage, a., Paragraph (1) Comprehensive Coverage is replaced by the following:

(1) Comprehensive Coverage

From any cause except:

- (a) The covered "auto's" collision with another object;
- (b) The covered "auto's" overturn;
- (c) "Windstorm"; or
- (d) "Flood".

II. SECTION I – COVERED AUTO COVERAGES, F. Physical Damage Coverage, 1. Coverage, a., (2) Specified Causes Of Loss Coverage is replaced by:

(2) Specified Causes Of Loss Coverage

Caused by:

- (a) Fire, lightning or explosion;
- (b) Theft;
- (c) Hail or earthquake;
- (d) Mischief or vandalism; or
- (e) The sinking, burning, collision or derailment of any conveyance transporting the covered "auto".

III. The following definitions are added to SECTION V – DEFINITIONS:

"Windstorm" means hurricane, tornado, cyclone or other wind of sufficient power to damage property in a reasonable state of repair.

"Flood" means loss or damage caused directly or indirectly by:

- 1. Flood, surface water, waves (including tidal wave and tsunami), tides, tidal water, overflow of any body of water, or spray from any of these, all whether or not driven by wind (including storm surge);
- 2. Mudslide or mudflow;
- 3. Water that backs up or overflows or is otherwise discharged from a sewer, drain, sump, sump pump or related equipment; or

4. Waterborne material carried or otherwise moved by any of the water referred to in Paragraph 1. or 3. or material carried or otherwise moved by mudslide or mudflow;

regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage.

"Flood" includes loss or damage from any of the above in Paragraphs 1. through 4., that is caused by an act of nature or is otherwise caused. For example a "flood" will include the situation where a dam, levee, seawall or other boundary or containment system fails in whole or in part, for any reason, to contain the water.

But, if "Windstorm" or "Flood" results in fire, lightning or explosion, we will pay for the loss or damage caused by that fire, lightning or explosion. For example, if the "Flood" damages a covered "auto's" electrical system and fire results, the loss or damage attributable to the fire is covered, subject to any other applicable policy provisions.

IV. Reduction of Coverage – "Windstorm" and "Flood" Perils

The undersigned hereby acknowledges and agrees that the "Windstorm" and "Flood" causes of loss are excluded from **Comprehensive Coverage** and **Specified Causes Of Loss** for **Physical Damage Coverage** under the **AUTO DEALERS COVERAGE FORM**.

This endorsement shall apply to any continuation, reinstatement, or renewal of the captioned policy by the Named Insured.

I have read, understand and agree to the above statement and my signature and date are shown below.

Signature of Insured

Date



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WINDSTORM AND FLOOD EXCLUSION – WASHINGTON

This endorsement modifies insurance provided under the following:
AUTO DEALERS COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by this endorsement.

This endorsement changes the policy on the inception date of the policy unless another date is indicated below.

Named Insured: Morris Avenue Auto Sales	Policy Number:
Endorsement Effective: 11/4/2025	Countersigned By: <i>Heiman Maske</i>

(Authorized Representative)

If no entry appears above, information required to complete this endorsement will be shown in the Declarations.

I. SECTION I – COVERED AUTO COVERAGES, F. Physical Damage Coverage, 1. Coverage, a., Paragraph (1) Comprehensive Coverage is replaced by the following:

(1) Comprehensive Coverage

From any cause except:

- (a) The covered "auto's" collision with another object;
- (b) The covered "auto's" overturn;
- (c) "Windstorm"; or
- (d) "Flood".

II. SECTION I – COVERED AUTO COVERAGES, F. Physical Damage Coverage, 1. Coverage, a., (2) Specified Causes Of Loss Coverage is replaced by:

(2) Specified Causes Of Loss Coverage

Caused by:

- (a) Fire, lightning or explosion;
- (b) Theft;
- (c) Hail or earthquake;
- (d) Mischief or vandalism; or
- (e) The sinking, burning, collision or derailment of any conveyance transporting the covered "auto".

III. The following definitions are added to SECTION V – DEFINITIONS:

"Windstorm" means hurricane, tornado, cyclone or other wind of sufficient power to damage property in a reasonable state of repair.

"Flood" means loss or damage caused directly or indirectly by:

- 1. Flood, surface water, waves (including tidal wave and tsunami), tides, tidal water, overflow of any body of water, or spray from any of these, all whether or not driven by wind (including storm surge);
- 2. Mudslide or mudflow;
- 3. Water that backs up or overflows or is otherwise discharged from a sewer, drain, sump, sump pump or related equipment; or

4. Waterborne material carried or otherwise moved by any of the water referred to in Paragraph 1. or 3. or material carried or otherwise moved by mudslide or mudflow.

"Flood" includes loss or damage from any of the above in Paragraphs 1. through 4., that is caused by an act of nature. "Flood" shall include the situation where a dam, levee, seawall or other boundary or containment system fails in whole or in part to contain the water, unless such "Flood" is caused by a covered cause of loss.

But, if "Windstorm" or "Flood" results in fire, lightning or explosion, we will pay for the loss or damage caused by that fire, lightning or explosion. For example, if the "Flood" damages a covered "auto's" electrical system and fire results, the loss or damage attributable to the fire is covered, subject to any other applicable policy provisions.

IV. Reduction of Coverage – "Windstorm" and "Flood" Perils

The undersigned hereby acknowledges and agrees that the "Windstorm" and "Flood" causes of loss are excluded from **Comprehensive Coverage** and **Specified Causes Of Loss** for **Physical Damage Coverage** under the **AUTO DEALERS COVERAGE FORM**.

This endorsement shall apply to any continuation, reinstatement, or renewal of the captioned policy by the Named Insured.

I have read, understand and agree to the above statement and my signature and date are shown below.

Signature of Insured

Date



**THIS ENDORSEMENT CHANGES THE POLICY.
PLEASE READ IT CAREFULLY.**

**LIQUEFIED PETROLEUM GASES EXCLUSION
ENDORSEMENT**

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM
AUTO DEALERS COVERAGE FORM
COMMERCIAL GENERAL LIABILITY COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by this endorsement.

This endorsement changes the policy on the inception date of the policy unless another date is indicated below.

Named Insured: Morris Avenue Auto Sales	Policy Number:
Endorsement Effective: 11/4/2025	Countersigned By (Authorized Representative): <i>Heiman Maske</i>

If no entry appears above, information required to complete this endorsement will be shown in the Declarations.

1. **BUSINESS AUTO COVERAGE FORM, SECTION II – COVERED AUTOS LIABILITY COVERAGE, B. Exclusions; AUTO DEALERS COVERAGE FORM, SECTION I – COVERED AUTOS COVERAGES, D. Covered Autos Liability Coverage, 4. Exclusions and AUTO DEALERS COVERAGE FORM, SECTION II – GENERAL LIABILITY COVERAGES, A. Bodily Injury And Property Damage Liability, 2. Exclusions** are amended by the addition of the following:

LPG

“Bodily injury” or “property damage”, arising out of the sale, providing, use, maintenance, dispensing, discharge, control, ownership or possession of LPG by the “insured”, its agent, “employee(s)” or independent contractor(s).

2. **AUTO DEALERS COVERAGE FORM, SECTION II – GENERAL LIABILITY COVERAGES, B. Personal And Advertising Injury Liability, 2. Exclusions** is amended by the addition of the following:

LPG

“Personal and advertising injury” arising out of the sale, providing, use, maintenance, dispensing, discharge, control, ownership or possession of LPG by the “insured”, its agent, “employee(s)” or independent contractor(s).

3. **COMMERCIAL GENERAL LIABILITY FORM, SECTION I – COVERAGES, COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY, 2. Exclusions** is amended by the addition of the following:

LPG

“Bodily injury” or “property damage”, arising out of the sale, providing, use, maintenance, dispensing, discharge, control, ownership or possession of LPG by the insured, its agent, “employee(s)” or independent contractor(s).

4. **COMMERCIAL GENERAL LIABILITY COVERAGE FORM, SECTION I – COVERAGES, COVERAGE B – PERSONAL AND ADVERTISING INJURY LIABILITY, 2. Exclusions** is amended by the addition of the following:

LPG

“Personal and advertising injury” arising out of the sale, providing, use, maintenance, dispensing, discharge, control, ownership or possession of LPG by the insured, its agent, “employee(s)” or independent contractor(s).

As used in this Endorsement LPG stands for Liquefied Petroleum Gases.

This endorsement shall apply to any continuation, reinstatement, or renewal of the captioned policy by the Named Insured.

I have read, understand and agree to the above statement and my signature and date are shown below.

Named Insured's Signature

Date



**THIS ENDORSEMENT CHANGES THE POLICY.
PLEASE READ IT CAREFULLY.**

USED TIRES EXCLUSION ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM
AUTO DEALERS COVERAGE FORM
COMMERCIAL GENERAL LIABILITY COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by this endorsement.

This endorsement changes the policy on the inception date of the policy unless another date is indicated below.

Named Insured: Morris Avenue Auto Sales	Policy Number:
Endorsement Effective: 11/4/2025	Countersigned By (Authorized Representative): <i>Heiman Maske</i>

If no entry appears above, information required to complete this endorsement will be shown in the Declarations.

1. **BUSINESS AUTO COVERAGE FORM, SECTION II – COVERED AUTOS LIABILITY COVERAGE, B. Exclusions; AUTO DEALERS COVERAGE FORM, SECTION I – COVERED AUTOS COVERAGES, D. Covered Autos Liability Coverage, 4. Exclusions and AUTO DEALERS COVERAGE FORM, SECTION II – GENERAL LIABILITY COVERAGES, A. Bodily Injury And Property Damage Liability, 2. Exclusions** are amended by the addition of the following:

Used Tires

“Bodily injury” or “property damage”, arising out of a defect in, or failure of, one or more tires which were not new when sold or installed by the “insured”, its agent, “employee(s)” or independent contractor(s).

2. **COMMERCIAL GENERAL LIABILITY COVERAGE FORM, SECTION I – COVERAGES, COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY, 2. Exclusions** is amended by the addition of the following:

Used Tires

“Bodily injury” or “property damage”, arising out of a defect in, or failure of, one or more tires which were not new when sold or installed by the insured, its agent, “employee(s)” or independent contractor(s).

This endorsement shall apply to any continuation, reinstatement, or renewal of the captioned policy by the Named Insured.

I have read, understand and agree to the above statement and my signature and date are shown below.

Named Insured’s Signature

Date



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LEASED, RENTED OR LOANED AUTO EXCLUSION

This endorsement modifies coverage provided under the following:

AUTO DEALERS COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by this endorsement.

This endorsement changes the policy on the inception date of the policy unless another date is indicated below.

Named Insured: Morris Avenue Auto Sales	Policy Number:
Endorsement Effective: 11/4/2025	Countersigned By: <i>Heiman Maske</i> (Authorized Representative)

If no entry appears above, information required to complete this endorsement will be shown in the Declarations.

SECTION I – COVERED AUTOS COVERAGES, D. Covered Autos Liability Coverage, 4. Exclusions, G. Leased Autos is replaced by:

G. Leased, Rented or loaned Autos

Any covered “auto” while leased, rented, or loaned to others.

SECTION I – COVERED AUTOS COVERAGES, F. Physical Damage Coverage, 3. Exclusions, b (1) is replaced by:

Any covered “auto” while leased, rented, or loaned to others.

This endorsement shall apply to any continuation, reinstatement, or renewal of the captioned policy by the Named Insured.

I have read, understand and agree to the above statement and my signature and date are shown below.

Signature of Insured

Date



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION OR EXCESS COVERAGE HAZARDS OTHERWISE INSURED

This endorsement modifies insurance provided under the following:

AUTO DEALERS COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below.

Endorsement Effective: 11/4/2025	Policy Number:
Named Insured: Morris Avenue Auto Sales	Countersigned By: <i>Heiman Maske</i>

(Authorized Representative)

Designation or description of covered "autos" you own:

Enter Description Here: YR, MAKE, MODEL, VIN

If no entry appears above, information required to complete this endorsement will be shown in the Declarations.

When you do not want the following coverages to apply to covered "autos" you own that are designated in this endorsement because you have other insurance, the following provision(s) indicated by an "X in the ☐ will apply:

- ☐ **SECTION I – COVERED AUTOS COVERAGES, D. Covered Autos Liability Coverage** does not apply.
- ☐ **SECTION I – COVERED AUTOS COVERAGES, D. Covered Autos Liability Coverage** does not apply to "bodily injury" or "property damage" occurring before the other insurance ends.
Date other insurance ends _____
- ☐ **SECTION I – COVERED AUTOS COVERAGES, D. Covered Autos Liability Coverage** does not apply to "bodily injury" or "property damage" occurring before the other insurance ends except to the extent damages exceed the limits of the other insurance. However, the most we will pay is the difference between the Limit of Insurance for Liability Coverage in this Coverage Form and the liability limits of the other insurance, if this Coverage Form's limits are higher.
Date other insurance ends _____ and Limits of Insurance \$ _____
- ☐ **SECTION I – COVERED AUTOS COVERAGES, F. Physical Damage Coverage** does not apply.

This endorsement shall apply to any continuation, reinstatement, or renewal of the captioned policy by the Named Insured.

I have read, understand and agree to the above statement and my signature and date are shown below.

Signature of Insured

Date