

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NEW JERSEY CHANGES

For a covered "auto" licensed or principally garaged in New Jersey, this endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM
BUSINESS AUTO PHYSICAL DAMAGE COVERAGE FORM
MOTOR CARRIER COVERAGE FORM
TRUCKERS COVERAGE FORM

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

A. Changes In Who Is An Insured

Paragraph **1.b.(4)** of **Who Is An Insured** in the Business Auto, Motor Carrier and Truckers Coverage forms is replaced by the following:

- (4)** Anyone other than your "employees", partners (if you are a partnership), members (if you are a limited liability company), or a lessee or borrower or any of their "employees", while moving property to or from a covered "auto".

However, this paragraph does not apply for coverage up to the minimum financial responsibility limits specified in N.J.S.A 39:6B-1.

B. Changes In Liability Coverage

Exclusion **11. Pollution** contained in Section **II – Liability Coverage** in the Business Auto, Motor Carrier and Truckers Coverage forms, is amended by the addition of the following:

This exclusion does not apply for coverage up to the minimum financial responsibility limits specified in N.J.S.A. 39:6B-1.

C. Changes In Conditions

The following is added to the **Loss Payment – Physical Damages Coverages** Condition in the Business Auto, Motor Carrier and Truckers Coverage forms and the **Loss Payment** Condition in the Business Auto Physical Damage Coverage Form:

If we pay the amount necessary to repair the stolen or damaged property, you have the option to use either:

- a.** An "auto" repair facility with whom we have an arrangement; or
 - b.** An "auto" repair facility of your choice;
- in any repairs to the "auto".

If you choose to use an "auto" repair facility other than an "auto" repair facility with whom we have an arrangement, we will pay you in accordance with the terms and conditions, including price, provided by the "auto" repair facility with whom we have an arrangement.