

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MICHIGAN CHANGES

This endorsement modifies insurance provided under the following:

COMMERCIAL LIABILITY UMBRELLA COVERAGE PART

- A.** With respect to a "covered auto" subject to Michigan no-fault law, the following exclusion is added to Paragraph **2. Exclusions of Coverage A – Bodily Injury And Property Damage Liability**:
- This insurance does not apply to:
- "Property damage" to a motor vehicle caused by an "occurrence" in Michigan.
- B.** The paragraph relating to prejudgment interest in **Section I – Supplementary Payments** is replaced by the following:
- Prejudgment interest awarded against the insured on that part of the judgment we pay.
- C.** With respect to the **Duties** Condition in **Section IV – Conditions**:
1. Notice given by or on behalf of the insured to our authorized agent, with particulars sufficient to identify the insured, shall be considered notice to us.
 2. The last sentence of Paragraph **3.b.** is deleted.
 3. The reference to Paragraph **d.** is amended to read Paragraph **e.**
 4. The following is added:
 - d.** Failure to give any notice required by this Condition within the time period specified shall not invalidate any claim made by you if it shall be shown not to have been reasonably possible to give notice within the prescribed time period and that notice was given as soon as was reasonably possible.