

THIS ENDORSEMENT CHANGES THE POLICY PLEASE READ IT CARFULLY.

WHO IS AN INSURED AMENDED

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM

Under SECTION II. – LIABILITY COVERAGE, A. COVERAGE. Item 1. is amended to read:

1. Who is an Insured

The following are insureds

- a. You for any covered auto.
- b. Anyone else while using with your permission on covered auto you own hire or borrow except:
 - (1) The owner of a covered auto you hire or borrow from one of your employees or a member of his or her household.
 - (2) Someone using a covered auto while he or she is working in a business of selling, servicing, repairing, or parking autos unless that business is yours.
 - (3) Anyone other than your employees, partners a lessee or borrower or any of their employees, while moving property to or from a covered auto.
 - (4) A partner of yours for a covered auto owned by him or her or a member of his or her household.
- c. Anyone liable for the conduct of an insured described above but only to the extent of that liability. However, the owner of anyone else from whom you hire or borrow a covered auto is an insured only if that auto is a trailer connected to a covered auto you own.