**COMMERCIAL GENERAL LIABILITY**

POLICY NUMBER: PolicyNumberP

**IssuingCompanyP**

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

**LOST KEY COVERAGE**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

|  |  |
| --- | --- |
| **SCHEDULE** | |
| **Coverage** | **Sublimit** |
| Property Damage From Lost Keys In The Insured's Care, Custody Or Control | $5,000 Each Occurrence |
|  | $25,000 Aggregate |

**A.** The following is added to exclusion **j.** in Paragraph **2**. Exclusions, Section **I** – Coverage **A** – Bodily Injury And Property Damage Liability:

Paragraph **(4)** of this exclusion does not apply to “property damage” arising out of the loss of keys in the care, custody or control of the insured or any "employee" of the insured. A separate limit of insurance applies to Property Damage From Lost Keys In The Insured's Care, Custody Or Control as described in Section **III** – Limits Of Insurance. However, our liability for damages because of the loss of keys in the care, custody or control of the insured or any "employee" of the insured is limited to:

**(a)** The actual cost of the lost keys;

**(b)** The adjustment of locks to accept new keys; or

**(c)** New locks of like kind and quality, if required, including the cost of their installation.

**B.** The following is added to Paragraph **2.** Exclusions in Section **I** – Coverage **A** – Bodily Injury And Property Damage Liability, but only as respects coverage provided by this endorsement:

This insurance does not apply to "property damage" caused by misappropriation, secretion, conversion, infidelity or dishonest acts by you or your “employees”, agents, contractors, subcontractors, or any other person acting on your behalf.

**C.** The following are added to Section **III –** Limits Of Insurance:

Subject to Paragraphs **2.** and **4.** above, the most we will pay for "property damage" to personal property in the care, custody or control of the insured or any "employee" of the insured is the Each Occurrence and Aggregate limit shown in the Schedule above. These limits are included within, and are not in addition to, the policy Limits Of Insurance shown on the Declarations. These limits are excess over any other valid and collectible insurance available to you.

All other terms and conditions remain unchanged.