

Non-Ownership Liability Coverage

NON-COMMERCIAL USE EXCLUDING AIRCRAFT PHYSICAL DAMAGE COVERAGE

Various provisions of this endorsement extend or restrict coverage. Read **your** entire policy to determine **your** rights and obligations and what is and is not covered. This endorsement changes the provisions of **your** policy under the following coverage parts:

Part Three. LIABILITY TO OTHERS

1. This endorsement extends **your** coverage under **Part Three, LIABILITY TO OTHERS**, to provide coverage when **you**, or any full-time employee of **yours** acting in the scope of his or her employment, hire or operate a non-owned aircraft described in Paragraph 5 below for pleasure and business use. A "non-owned aircraft" means an aircraft not owned in whole or in part by **you** or **your** employee, or leased or rented by **you** or **your** employee for any period in excess of seven (7) consecutive days. If **you** are a corporation or limited liability organization, this endorsement also extends coverage to any officer, director or shareholder (or equivalent) of **yours** acting within the scope of their responsibilities as such with respect to an **occurrence** covered by this endorsement.
2. This coverage is for the benefit of the persons or organizations described in Paragraph 1 above only. **Part Three, LIABILITY TO OTHERS**, Paragraph 2, "Who Is Protected," does not apply to the coverage provided by this endorsement. There is no coverage under any Part of this policy for the owner of any non-owned aircraft covered by this endorsement, nor will **we** pay for any loss for damage to the non-owned aircraft.
3. If there is other coverage to protect **you** or any employee of **yours** for an **occurrence** while using or operating a non-owned aircraft described in this endorsement, the coverage provided by this endorsement shall be excess coverage and shall be effective only after all other coverage available for the **occurrence** has been paid.
4. When **you** or **your** employees use or operate a non-owned aircraft described in this endorsement, **we** will provide the same coverage and limit of coverage for **Part Three, LIABILITY TO OTHERS**, as shown in Item 6 of **your** Coverage Identification Page. Each organization or person described in this endorsement is protected separately, but the limit of coverage does not increase regardless of the number of persons or organizations protected.
5. The non-owned aircraft covered by this endorsement are described below:

having a maximum seating of:

The following information is required only when the effective date of this endorsement is subsequent to the Policy effective date.

This endorsement is Endorsement No.
This endorsement is effective on
Attached to and forming a part of Policy No.
Issued to (First Named Insured):
Additional Premium: