



**Named Member
Memorandum Number
Effective Date**

HIRED AND NON-OWNED AUTO LIABILITY ENDORSEMENT

This endorsement modifies the coverage provided under COVERAGE A - "PERSONAL INJURY" AND "PROPERTY DAMAGE".

I. COVERAGE

A. "HIRED AUTO" LIABILITY

The coverage provided under Coverage A applies to "personal injury" or "property damage" arising out of the maintenance or use of a "hired auto" in the course of your business.

B. "NON-OWNED AUTO" LIABILITY

The coverage provided under Coverage A applies to "personal injury" or "property damage" arising out of the maintenance or use of any "non-owned auto" in your business.

II. WHO IS A "COVERED PARTY" is replaced by the following for coverage provided under this endorsement.

A. As respects "hired auto" liability;

1. You; and
2. Any other permissive user of a "hired auto".

B. As respects "non-owned auto" liability, you are the only "covered party".

III. EXCLUSIONS

For coverage provided under this endorsement exclusions other than A., G., W., X., and Y. are deleted and replaced by the following:

Liability assumed under any contract or agreement.

IV. ADDITIONAL DEFINITIONS

A. The definition of "personal injury" is replaced by the following for coverage provided under this endorsement:

"Personal injury" means bodily injury, sickness, or disease sustained by a person, including death resulting from any of these at any time.

B. "Hired auto" means any "auto" you lease, hire or borrow. This does not include any "auto" you lease, hire or borrow from any of your employees or members of their households, or from any of your appointed or elected officials.

C. "Non-owned auto" means any "auto" you do not own, lease, hire, or borrow which is used in connection with your business.