

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

GARAGEKEEPERS COVERAGE – HOME BUSINESS INSURANCE PROGRAM

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below.

Named Insured:
Endorsement Effective Date:

SCHEDULE

Location Number	Address Where You Conduct Garage Operations (Main Location)	
Any location that you do not own or lease on a monthly or longer basis, where you temporarily conduct "garage operations" for not more than 30 days in any 12 month period.		
Coverages	Limit Of Insurance And Deductible	Premium
Comprehensive Collision	<input type="checkbox"/> \$30,000 <input type="checkbox"/> \$60,000 <input type="checkbox"/> Other: _____ Comprehensive \$250 Deductible For All Perils Subject To \$1,000 Maximum Deductible for All Such Loss In Any One Event Collision \$250 Deductible For Each Customer's Auto	
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.		

DIRECT COVERAGE OPTIONS

Indicate below with an "X" which, if any, Direct Coverage Option is selected.

EXCESS INSURANCE

If this box is checked, Garagekeepers Coverage remains applicable on a legal liability basis. However, coverage also applies without regard to your or any other insured's legal liability for "loss" to a "customer's auto" on an excess basis over any other collectible insurance regardless of whether the other insurance covers your or any other insured's interest or the interest of the "customer's auto's" owner.

PRIMARY INSURANCE

If this box is checked, Garagekeepers Coverage is changed to apply without regard to your or any other insured's legal liability for "loss" to a "customer's auto" and is primary insurance.

A. This endorsement provides only those coverages:

1. Where a Limit of Insurance and a premium are shown for that coverage in the Schedule; and
2. For the location shown in the Schedule.

B. Coverage

The following is added to Paragraph **A. Coverage of SECTION I – PROPERTY:**

GARAGEKEEPERS COVERAGE

1. We will pay all sums you legally must pay as damages for "loss" to a "customer's auto" or "customer's auto" equipment left in your care, custody, or control while you are servicing or repairing it in your "garage operations" under:

a. Comprehensive Coverage

From any cause except:

- (1) The "customer's auto's" collision with another object; or
- (2) The "customer's auto's" overturn.

b. Collision Coverage

Caused by:

- (1) The "customer's auto's" collision with another object; or
- (2) The "customer's auto's" overturn.

2. We have the right and duty to defend any insured under this endorsement against a suit seeking these damages. However, we have no duty to defend the insured against a suit seeking damages for any "loss" or damage to which this insurance does not apply. We may investigate and settle any claim or suit as we consider appropriate. Our right and duty to defend or settle ends when the limit of insurance has been exhausted by payment of judgments or settlements.

3. Who Is An Insured

The following are insureds under this endorsement:

- a. You.
- b. Your partners, executive officers and employees.

4. Coverage Extensions

In addition to the Limit of Insurance, we will pay for the insured:

- a. All expenses we incur.
- b. The cost of bonds to release attachments, but only for amounts within the Limit of Insurance. We do not have to furnish these bonds.
- c. All reasonable expenses incurred by the insured at our request to assist us in the investigation or defense of the claim or suit, including actual loss of earnings up to \$250 a day because of time off from work.
- d. All costs taxed against the insured in a suit.
- e. Prejudgment interest awarded against the insured on that part of the judgment we pay. If we make an offer to pay the Limit of Insurance, we will not pay any prejudgment interest based on that period of time after the offer.
- f. All interest on the full amount of any judgment that accrues after entry of the judgment and before we have paid, offered to pay, or deposited in court the part of the judgment that is within the Limit of Insurance.

C. Exclusions

1. This insurance does not apply to any of the following:

a. Contractual Obligations

Liability resulting from any agreement by which you accept responsibility for direct physical loss of or damage (including any resulting loss of use) to "customer's autos" left in your care. But this exclusion does not apply to liability for loss that you would have in the absence of the contract or agreement.

b. Theft

"Loss" or damage due to theft or conversion caused in any way by you or any other insured.

c. Defective Parts

Defective parts or materials.

d. Faulty Work

Faulty work you performed.

2. We will not pay for "loss" to any of the following:

- a. Tape decks or other sound reproducing equipment unless permanently installed in a "customer's auto".
- b. Tapes, records or other sound reproducing devices designed for use with sound reproducing equipment.
- c. Sound receiving equipment designed for use as a citizens' band radio, two-way mobile radio or telephone or scanning monitor receiver, including its antennas and other accessories, unless permanently installed in the dash or console opening normally used by the "customer's auto" manufacturer for the installation of a radio.
- d. Any device designed or used to detect speed measurement equipment such as radar or laser detectors and any jamming apparatus intended to elude or disrupt speed measurement equipment.

3. We will not pay for "loss" caused by or resulting from the following. Such "loss" is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the "loss":

- a. War, including undeclared or civil war;
- b. Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- c. Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

D. For the coverage provided by this endorsement, Paragraph C. **Limits of Insurance** and Paragraph D. **Deductibles** under **SECTION I – PROPERTY** are replaced by the following:

LIMITS OF INSURANCE AND DEDUCTIBLE

- 1. Regardless of the number of "customer's autos" left in your care, custody or control, the most we will pay for all "loss" or damage at each premises in any one event is the Limit of Insurance shown in the Schedule minus the applicable deductibles for "loss" or damage caused by collision or comprehensive coverages.
- 2. The maximum deductible stated in the Schedule for Comprehensive is the most that will be deducted for all "loss" in any one event caused by that coverage.
- 3. Sometimes to settle a claim or suit, we may pay all or any part of the deductible. If this happens you must reimburse us for the deductible or that portion of the deductible that we paid.

E. Additional Definitions

As used in this endorsement:

- 1. "Customer's auto" means your customer's land motor vehicle or trailer or semitrailer. This definition also includes any customer's auto while left with you for service or repair.
- 2. "Loss" means direct and accidental loss or damage and includes any resulting loss of use.
- 3. "Garage operations" means the ownership, maintenance or use of locations for the purpose of a business of servicing or repairing "customer's autos" and that portion of the roads or other accesses that adjoin these locations.

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.