THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

ENHANCED COVERAGE ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the BUSINESS AUTO COVERAGE FORM apply unless modified by the endorsement.

A. BROAD FORM NAMED INSURED

SECTION II - LIABILITY COVERAGE, A.1., Who Is An Insured is amended by adding the following paragraph:

d. Any business entity newly acquired or formed by you during the policy period provided you own 50% or more of the business entity and the business entity is not otherwise insured for Business Auto Coverage. Coverage is extended up to a maximum period of 180 days following completion of acquisition or the legal formation of the business entity.

B. EMPLOYEES AS ADDITIONAL INSURED

SECTION II - LIABILITY COVERAGE, A.1., Who Is An Insured is amended by adding the following paragraph:
e. An “employee” of yours is an "insured" while using a covered "auto" you do not own, hire or borrow in your business or your personal affairs.

C. ADDITIONAL INSURED BY CONTRACT

Under SECTION II – LIABILITY COVERAGE, A.1., Who Is An Insured is amended by adding the following paragraph:

f. Any person or organization, with whom you have a written contract, but only for “bodily injury” or “property damage” resulting from the acts or omissions of:

1. You, while using a covered “auto.”
2. Any other person, while using a covered “auto” with your permission.

D. COVERAGE EXTENSIONS - SUPPLEMENTARY PAYMENTS

SECTION II - LIABILITY COVERAGE, A.2. Coverage Extensions, a. Supplementary Payments, paragraphs (2) and (4) are replaced by the following:

(2) Up to $2,500 for cost of bail bonds (including bonds for related traffic law violations) required because of an "accident" we cover. We do not have to furnish these bonds.

(4) All reasonable expenses incurred by the “Insured” at our request, including actual loss of earning up to $300 a day because of time off from work.

E. LIMIT OF INSURANCE

With respect to this endorsement, SECTION II - LIABILITY COVERAGE, C. Limit Of Insurance is amended by adding the following:

1. The insurance provided by this endorsement is excess over any other collectible insurance available to you.
F. PHYSICAL DAMAGE - TRANSPORTATION EXPENSE
SECTION III - PHYSICAL DAMAGE COVERAGE, A.4. Coverage Extensions a. Transportation Expenses is replaced by the following:
We will pay up to $30 per day to a maximum of $900 for temporary transportation expense incurred by you as a result of a total theft of a covered "auto" of the private passenger type. We will pay only for covered "autos" for which you carry Comprehensive or Specified Causes of Loss Coverage. We will pay for temporary transportation expenses incurred during the period beginning 48 hours after the theft and ending, regardless of policy expiration, when the covered "auto" is returned to use or we pay for its "loss".
If the temporary transportation expense incurred arises from your rental of an "auto" of the private passenger type, the most we will pay is the amount it costs to rent an "auto" of the private passenger type which is of the same like kind and quality as the stolen covered "auto".

G. HIRED AUTO PHYSICAL DAMAGE – LOSS OF USE
SECTION III – PHYSICAL DAMAGE COVERAGE, A.4. Coverage Extensions b. Loss of Use Expenses is amended as follows:
However, the most we will pay for any expenses for loss of use is $65 per day subject to a maximum limit of $975.

H. PERSONAL EFFECTS COVERAGE
SECTION III - PHYSICAL DAMAGE COVERAGE, A. Coverage is amended by adding the following:
5. Personal Effects
The most we will pay is up to $400 for loss of wearing apparel and other personal effects which are:
   a. owned by an "insured"; and
   b. in or on your covered "auto".
This coverage applies only in the event of a total theft of your covered "auto", or a total loss caused by fire, windstorm, vandalism or flood. We will pay only for covered "autos" for which you carry either Comprehensive or Specified Causes of Loss Coverage.
No deductibles apply to this coverage.

I. AIRBAG COVERAGE
SECTION III - PHYSICAL DAMAGE COVERAGE, B. Exclusions, paragraph 3.a. is replaced by the following:
a. Wear and tear, freezing, mechanical or electrical breakdown. The mechanical breakdown exclusion does not apply to the repair of an airbag due to accidental discharge.

J. NOTICE OF AND KNOWLEDGE OF OCCURRENCE
SECTION IV - BUSINESS AUTO CONDITIONS, A.2. Duties In The Event Of Accident, Claim, Suit Or Loss, paragraph a. is amended by adding the following:
Your duty to give us or our authorized representative prompt notice of the "accident" or "loss" applies only when the "accident" or "loss" is known to:

   1. You, if you are an individual;
   2. any partner, if you are a partnership; or
   3. any executive officer or insurance manager, if you are a corporation.
K. BLANKET WAIVER OF SUBROGATION
SECTION IV - BUSINESS AUTO CONDITIONS, A.5. Transfer Of Rights Of Recovery Against Others To Us is amended by adding the following:
We waive any right of recovery we may have against any person or organization because of payments we make for "bodily injury" or "property damage" arising out of the operation of a covered "auto" when you have assumed liability for such "bodily injury" or "property damage" under an insured contract.

L. UNINTENTIONAL ERRORS OR OMISSIONS; OR FAILURE TO DISCLOSE HAZARDS
SECTION IV - BUSINESS AUTO CONDITIONS, B. General Conditions, 2. Concealment, Misrepresentation Or Fraud, is amended by adding the following:
The unintentional omission of, or unintentional error in, any information given by you shall not prejudice your rights under this insurance. However this provision does not affect our right to collect additional premium or exercise our right of cancellation or non-renewal.

M. HIRED CAR - WORLDWIDE COVERAGE TERRITORY
SECTION IV - BUSINESS AUTO CONDITIONS, B. General Conditions, 2. Policy Period, Coverage Territory is amended by adding the following:
We will pay all sums an "Insured" legally must pay as damage because of "bodily injury" or "property damage" to which this insurance applies, caused by an "accident" which occurs outside the United States of America, the territories and possessions of the United States of America, Puerto Rico and Canada resulting from the operation, maintenance, or use of any covered "auto" of the private passenger type you lease, hire, rent or borrow without a driver for 30 days or less.

With respect to any claim made or "suit" instituted outside the United States of America, the territories and possessions of the United States of America, Puerto Rico and Canada:
(1) You shall undertake the investigation, settlement and defense of such claims and "suits" and keep us advised of all proceedings and actions;
(2) You will not make any settlement without our consent; and
(3) We will reimburse you for:
   (a) the amount of damages because of liability imposed upon you by law on account of "bodily injury" or "property damage" to which this policy applies;
   (b) all reasonable expenses incurred with our consent in connection with the investigation, settlement or defense of such claims or "suits"; and

Our reimbursement obligation for the sum of all damages imposed on you and expenses incurred by you shall be limited to the amount stated in the policy as the applicable limit of our liability for damages.