NEW YORK CHANGES – FOR HIRE AUTOS

For a covered "auto" subject to the provisions of Section 370 of the New York Vehicle and Traffic Law that is licensed or principally garaged in New York, this endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

The following is added to Paragraph **C. Limit Of Insurance** of **Section II – Covered Autos Liability Coverages:**

1. If the insurance provided by this Policy covers "autos" subject to the provisions of Section 370 of the New York Vehicle and Traffic Law, we will apply the limit shown in the Declarations to first provide the separate limits required by the New York Motor Vehicle Safety Responsibility Act as follows:

a. $25,000 for "bodily injury" to any one person caused by any one "accident";

b. $50,000 for "bodily injury" to two or more persons caused by any one "accident"; and

c. $10,000 for "property damage" caused by any one "accident".

2. Our minimum liability for damages for and incident to death or injuries to persons is based upon the seating capacity for passengers of the covered "auto" described as set forth below:

a. For each "auto" engaged in the business of carrying or transporting passengers for hire having a seating capacity of not more than seven passengers:

(1) $25,000 for a judgment or judgments for damages, including damages for care and loss of services, because of "bodily injury" to any one person in any one "accident".

(2) $50,000 for a judgment or judgments for damages, including damages for care and loss of services because of "bodily injury" to two or more persons in any one "accident", upon claims arising out of the same transactions connected with the same subject of action, to be apportioned ratably among the judgment creditors according to the amount of the prospective judgments.

(3) $50,000 for a judgment or judgments for damages because of death of any one person in any one "accident".

(4) $100,000 for a judgment or judgments for damages because of death of two or more persons in any one "accident", upon claims arising out of the same transactions connected with the same subject of action, to be apportioned ratably among the judgment creditors according to the amount of their respective judgments.

b. For each "auto" engaged in the business of carrying or transporting passengers for hire having a seating capacity of eight or more passengers, a combined single limit of at least $1,500,000 for:

(1) "Bodily injury" or death to one or more persons caused by any one "accident"; and

(2) "Property damage" caused by any one "accident".

c. For commuter vans, as defined in Section 19-502 of the Administrative Code of the City of New York, that are engaged in the business of carrying or transporting passengers for hire, having a seating capacity of eight or more passengers, a combined single limit of at least $500,000 for:

(1) "Bodily injury" or death to one or more persons caused by any one "accident"; and

(2) "Property damage" caused by any one "accident".