This endorsement, effective 12:01 A.M.,

Forms a part of Policy No.:

GENERAL LIABILITY EXTENSION ENDORSEMENT

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

1. **KNOWLEDGE OF OCCURRENCE**

As respects any loss reporting requirements under this policy, it is understood and agreed that knowledge of an accident or incident by an agent, servant or employee of yours shall not in itself constitute knowledge by you, unless a corporate officer of yours shall have received notice from said agent, servant or employee.

1. **LIBERALIZATION CLAUSE**

If we adopt a change in our forms or rules which would broaden your coverage without an additional premium charge, your policy will automatically provide the additional coverages as of the date the revision is effective in your state.

1. **NON-OWNED WATERCRAFT EXCLUSION**

Paragraph **g.(2)** of paragraph **2. Exclusions** of **COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY (Section I – COVERAGES)** is deleted and replaced by the following:

**(2)** A watercraft you do not own that is:

**(a)** Less than 52 feet long; and

1. Not being used to carry persons or property for a charge.
2. **NOTICE OF OCCURRENCE**

Your failure to give first report of a claim to us shall not invalidate coverage under this policy if the loss was inadvertently reported to another Insurer. However, you shall report any such “occurrence” to us within a reasonable time once you become aware of such error.

1. **SUPPLEMENTARY PAYMENTS**
2. Paragraph **1. b.** of **SUPPLEMENTARY PAYMENTS – COVERAGES A and B** **(SECTION I – COVERAGES)** is deleted and replaced by the following:
3. Up to $2,500 for cost of bail bonds required because of accidents or traffic law violations arising out of the use of any vehicle to which the Bodily Injury Liability Coverage applies. We do not have to furnish these bonds.
4. Paragraph **1. d.** of **SUPPLEMENTARY PAYMENTS – COVERAGES A and B** **(SECTION I – COVERAGES)** is deleted and replaced by the following:
5. 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 $350 a day because of time off from work.
6. **UNINTENTIONAL FAILURE TO DISCLOSE HAZARDS**

The following is added to paragraph **6.** **Representations** of **SECTION IV – COMMERCIAL GENERAL LIABILITY CONDITIONS**:

Your failure to disclose all hazards existing as of the inception date of the policy shall not prejudice you with respect to the coverage afforded by this policy provided such failure or any omission is not intentional.