**ENDORSEMENT**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULL V.**

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

Forms a part of Policy No.:

**EXCLUSION - BODILY INJURY TO PARTICIPANTS WHILE IN A HIRED AUTO OR NON-OWNED AUTO**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

1. The following exclusion is added to **SECTION I - COVERAGES, COVERAGE A - BODILY INJURY AND PROPERTY DAMAGE LIABILITY,** but only with respect to Hired Auto Liability and Non-Owned Auto Liability coverages.

This insurance does not apply to:

**Bodily Injury To Participants**

"Bodily injury" to any "participant" while in a "hired auto" or "non-owned auto".

1. The following definitions are added to the Definitions section:

"Hired auto" means any "auto" you lease, hire, rent, or borrow. "Hired auto" does not include any "auto" you lease, hire, rent, or borrow from any of your "employees", your partners, or your "executive officers", or members of their households.

"Non-owned auto" means any "auto" you do not own, lease, hire, rent, or borrow which is used in connection with your business. This includes "autos" owned by your "employees", your partners, or your "executive officers", or members of their households, but only while used in your business or your personal affairs.

“Participant” means a person practicing, instructing or participating in any physical exercises or games, sports or athletic contests or any person engaged in the activities of your day camp operations. In addition, “participant” includes a coach, umpire or referee taking part in your operations.

All other terms and conditions remain unchanged.

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Authorized Representative