ENDORSEMENT

# THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

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

Forms a part of Policy No.:

**AMENDED WHO IS AN INSURED**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

# SCHEDULE

Your Business Entity:

**SECTION II – WHO IS AN INSURED** is replaced by the following:

# SECTION II – WHO IS AN INSURED

1. You and Your Business Entity shown in the Schedule of this endorsement is an insured but only with respect to the conduct of business of which you are the owner.
2. Each of the following is also an Insured:
   1. Any person or organization having proper temporary custody of your property if you die, but only:
      1. With respect to liability arising out of the maintenance or use of that property; and
      2. Until your legal representative has been appointed.
   2. Your legal representative if you die, but only with respect to duties as such. That representative will have all your rights and duties under this Coverage Form.
3. Any organization you newly acquire or form, other than a partnership, joint venture, or limited liability company, and over which you maintain ownership or majority interest, will qualify as an insured if there is no other similar insurance available to that organization.

However,

* 1. Coverage under this provision is afforded only until the 90th day after you acquire or form the organization or the end of the policy period, whichever is earlier;
  2. Coverage **A** does not apply to "bodily injury" or "property damage" that occurred before you acquired or formed the organization; and
  3. Coverage **B** does not apply to “personal and advertising injury” arising out of an offense committed before you acquired or formed the organization.

All other terms and conditions remain unchanged.

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Authorized Representative

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