**ENDORSEMENT**

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

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

Forms a part of Policy No.:

**PHYSICAL DAMAGE INSURANCE FOR AUTOS EXCESS COVERAGE –**

**EMERGENCY CALLS ONLY**

This endorsement modifies insurance provided under the following: BUSINESS AUTO COVERAGE FORM

The following Coverage Extension is added to **Section III - Physical Damage Coverage,** Paragraph **A. Coverage:**

1. **Coverage Extension - Physical Damage Insurance for Non-Owned Autos Excess Coverage –**

**Emergency Only**

* 1. We will pay up to a $5,000 Limit of Insurance for any one “accident” for “loss” if caused by:
     1. Other than collision only if the Declarations indicate that Comprehensive Coverage is provided for any covered "auto";
     2. Specified Causes Of Loss only if the Declarations indicate that Specified Causes Of Loss Coverage is provided for any covered "auto"; or
     3. Collision only if the Declarations indicate that Collision Coverage is provided for any covered "auto";

to an “auto” owned by, leased, or rented to your “employee” or your “volunteer worker”, including any substitute or replacement “auto”, while being used by such persons but only while such persons are going directly to or returning directly from an official emergency called by you.

“Autos” parked at the area of an emergency will be considered going to or returning from an emergency call.

* 1. The following conditions apply to this Coverage Extension:
     1. We will pay your “employee” or your “volunteer worker” covered under this Coverage Extension for covered “loss” to an “auto” only as his or her interest may appear.
     2. No coverage is provided for “loss” resulting from fraudulent acts or omissions on the part of your “employee” or your “volunteer worker”. We will not pay if the “loss” to the “auto” is the result of arson or theft committed by, or at the direction of, your “employee” or your “volunteer worker” covered under this Coverage Extension.
     3. If other insurance is available to your “employee” or your “volunteer worker” covered under this Coverage Extension, our obligations are limited to paying the amount of any deductible under that other insurance, subject to the $5,000 Limit of Insurance stated above. If other Insurance is not available for a “loss” we cover under this Coverage Extension, our obligations are limited to paying the “loss” in accordance with **Section IV - Business Auto Conditions,** Paragraph **A. Loss Conditions,** Item **1. Appraisal for Physical Damage Loss**, without any deduction for deductibles, subject to the $5,000 Limit of Insurance stated above.
     4. If we make any payment to a person covered under this Coverage Extension, we will have any rights against any other party assigned to us.
     5. Except as otherwise provided in this Coverage Extension, all terms, conditions and exclusions contained in this Coverage Form are applicable to the coverage afforded under this Coverage Extension.
  2. As used in this Coverage Extension, "volunteer worker" means a person who is not your "employee", and who donates his or her work and acts at the direction of and within the scope of duties determined by you, and is not paid a fee, salary or other compensation by you or anyone else for their work performed for you.

All other terms and conditions of the policy remain the same.

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Authorized Representative