**ENDORSEMENT**

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

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

Forms a part of Policy No.:

**FIRE DISTRICTS OR DEPARTMENTS FREEZING COVERAGE**

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

This endorsement changes the policy to which it is attached effective on the inception date of the policy unless a different date is indicated below.

(The following is required only when this endorsement is issued subsequent to preparation of the policy.)

|  |  |
| --- | --- |
| Policy Number: | Endorsement Number: |
| Endorsement Effective: | Company: |
| Named Insured: | Countersigned By: |

(Authorized Representative)

Subparagraph **B.3.a.** of **SECTION III – PHYSICAL DAMAGE** is deleted in its entirety and replaced by the following:

**a.**  Wear and tear, freezing, mechanical or electrical breakdown. However, if you carry Comprehensive Coverage on a fire department emergency vehicle, any "loss" to permanently attached special equipment common to a fire department emergency vehicle caused by freezing is covered, subject to the applicable Comprehensive deductible shown in the Declarations.

"Loss" caused by your failure to maintain equipment is not covered and in no event will 'loss" to an "auto" engine caused by freezing be covered by this policy.

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

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Authorized Representative