**ENDORSEMENT**

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

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

Forms a part of Policy No.:

**BROAD FORM NAMED INSURED ENDORSEMENT**

This endorsement modifies insurance provided under the following:

COMMERCIAL UMBRELLA POLICY FORM

Throughout this policy the words “you” and “your” refer to the “Named Insured” shown in the Declarations Page.

"Named Insured" means the person or organization first named as the Named Insured on the Declarations Page of this policy (the "First Named Insured"). “Named Insured” also includes:

1. any other person or organization named as a Named Insured on the Declarations Page; and
2. any subsidiary, associated, affiliated, or allied company or corporation (including subsidiaries thereof) of which a “Named Insured” has more than 50% ownership interest in or exercises management or financial control over at the inception date of this policy, provided such subsidiary, associated, affiliated, or allied company or corporation and their operations have been declared to us, in writing, prior to the inception date of this policy.

The First Named Insured is the appointed and irrevocable agent for all Named Insureds, including, for the purpose of receipt of any notice of cancellation, notice of nonrenewal (if applicable), and the payment or return of any premium under this policy.

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

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Authorized Representative