

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.

NEW HAMPSHIRE TRUST LIABILITY ENDORSEMENT

With respect to coverage provided by this endorsement, the provisions of the policy apply unless modified by the endorsement.

This endorsement applies only if **NEW HAMPSHIRE TRUST LIABILITY ENDORSEMENT** is shown in the Declarations.

DEFINITIONS

The definition *you* and *your* is deleted and replaced by the following:

You and *your* mean the Trust Liability shown in the Declarations to which this endorsement applies.

9. *Insured person* is deleted and replaced by the following:

9. *Insured person* means:

- a.** You;
- b.** The resident named in the Declarations to which this endorsement applies along with members of their household who are:
 - (1)** Their spouse;
 - (2)** Their *family members*; or
 - (3)** Other persons under the age of 25 and in the care of any person described above;
- c.** With respect to animals or *watercraft* to which this policy applies, any person or organization legally responsible for these animals or watercraft that are owned by you or any person included in **b.** above. *Insured person* does not mean a person or organization using or having custody of these animals or watercraft in the course of any business or without consent of the owner;
- d.** With respect to any motor vehicle to which this policy applies

any person using the vehicle with an *insured person's* consent with respect to their legal responsibility arising out of its use;

- e.** Your trustees but only with respect to their duties as your trustees, and only with respect to damages arising out of the ownership, maintenance or use of the covered property described in the Declarations

PERSONAL UMBRELLA COVERAGE

The following provision is added:

The coverages provided under this policy for you only apply with respect to *damages* arising out of the ownership, maintenance or use of the covered property described in the Declarations.