

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

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## **ADDITIONAL INSURED**

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

This endorsement applies only if **ADDITIONAL INSURED** is shown in the Declarations.

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### **DEFINITIONS**

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- 9.** *Insured person* is extended to include the person or organization named in the Declarations as an Additional Insured, but only with respect to *damages* arising out of your or a *family member's* actions or omissions regarding the ownership, maintenance or use of your property covered by this policy and described in the Declarations.

If the Additional Insured named in the Declarations is:

- a.** A trust, the trustees of that trust are also an *insured person* but only with respect to their duties as trustees of that trust, and only with respect to the coverage as provided in **9.** above; or
- b.** A legal entity, the members, partners and managers of that legal entity are also an *insured person*, but only with respect to their duties as members, partners and managers of that legal entity, and only with respect to the coverage as provided in **9.** above.

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### **DAMAGES WE DO NOT COVER**

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The following provision is added:

This coverage does not apply to *damages* to any employee, except *private staff*, arising out of or in the course of the employee's employment by the person or organization named in this endorsement as an Additional Insured.

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### **CONDITIONS**

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- 3. Termination** is amended as follows:

The following provision is added:

If we decide to cancel or nonrenew this policy, notice will also be mailed to the person or organization named in the Declarations as an Additional Insured.