

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED

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.

DEFINITIONS

- 8.** *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 **8.** above; or
- b.** A limited liability company, the members and managers of that limited liability company are also an *insured person*, but only with respect to their duties as members or managers of that limited liability company and only with respect to the coverage as provided in **8.** above.

DAMAGES WE DO NOT COVER

The following provision is added:

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

CONDITIONS

- 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.