

**ADDITIONAL INSURED—LESSOR
(LIMITED FORM COVERAGE)**

This endorsement modifies insurance provided under the following:

**BUSINESS AUTO COVERAGE FORM
GARAGE COVERAGE FORM
TRUCKERS COVERAGE FORM**

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below:

Endorsement Effective	Policy Number
Named Insured	

SCHEDULE

Insurance Company
 Policy Number
 Effective Date
Named Insured
 Address
 Additional Insured (Lessor)
 Designation or Description of **Leased Autos**

Coverages	Limit of Insurance	
Combined Liability	\$	Each Accident
Bodily Injury	\$	Each Person
	\$	Each Accident
Property Damage	\$	Each Accident
	Enter Actual Cash Value or Stated Amount	Deductible Amount
Comprehensive	\$	For Each Covered Auto
Collision	\$	For Each Covered Auto
Specified Causes of Loss	\$	For Each Covered Auto
Limited Specified Causes of Loss	\$	For Each Covered Auto

A. Any **leased auto** designated or described in this Schedule or in the Declarations will be considered a covered **auto** you own and not a covered **auto** you hire or borrow. For a covered **auto** that is a **leased auto WHO IS AN INSURED** is changed to include as an **insured** the lessor named in the Schedule or in the Declarations. However, the lessor is an **insured** only for **bodily injury** or **property damage** resulting from the acts or omissions of:

1. You.
2. Any of your employees or agents.
3. Any person, except the lessor or any employee or agent of the lessor, operating a **leased auto** with the permission of any of the above.

B. LOSS PAYABLE CLAUSE

1. We will pay you and the lessor named in this endorsement for **loss** to a **leased auto**, as interest may appear.
2. The insurance covers the interest of the lessor unless the **loss** results from fraudulent acts or omissions on your part.
3. If we make any payment to the lessor, we will obtain his rights against any other party.

C. CANCELLATION

1. If we cancel the policy, we will mail notice to the lessor in accordance with CANCELLATION Common Policy Condition.
2. If you cancel the policy, we will mail notice to the lessor.
3. Cancellation ends this agreement.

D. The lessor is not liable for payment of your premiums.

E. ADDITIONAL DEFINITION

The following is added to the DEFINITIONS Section:

"Leased auto" means an auto leased to you for one year or more, including any substitute or replacement, under a leasing agreement which requires you to provide direct primary insurance for the lessor.