



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – EMPLOYEES AND VOLUNTEER WORKERS AS INSURED

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

- A.** Paragraph **2.a.** of Section **II** – Who Is An Insured does not apply.
- B.** Paragraph **2.** Exclusions of Section **I** – Coverages **A** – Bodily Injury And Property Damage Liability is amended as follows:
- 1.** Paragraph **g.** is replaced by the following:

This insurance does not apply to:

g. Aircraft, Auto Or Watercraft

“Bodily injury” or “property damage” arising out of the ownership, maintenance, use or entrustment to others of any aircraft, “auto” or watercraft:

- (1)** Owned or operated by or rented or loaned to any insured; or
- (2)** Operated by any “employee” or “volunteer worker” in the course of his or her employment by the insured or while performing duties related to the conduct of the insured’s business.

Use includes operation and “loading or unloading”.

This exclusion applies even if the claims against the insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the “occurrence” which caused the “bodily injury” or “property damage” involved the ownership, maintenance, use or entrustment to others of any aircraft, “auto” or watercraft that is owned or operated by or rented or loaned to any insured.

This exclusion does not apply to:

- (1)** An aircraft not owned in whole or in part by any insured that is hired, chartered or loaned to you with a crew;
- (2)** A watercraft while ashore on premises you own or rent;
- (3)** A watercraft you do not own that is:
 - (a)** Less than 51 feet long; and
 - (b)** Not being used to carry persons or property for a charge;
- (4)** Parking an “auto” on, or on the ways next to, premises you own or rent, provided the “auto” is not owned by or rented or loaned to you, the insured, any of your “employees” or “volunteer workers” or any “employee” or “volunteer worker” of the insured;
- (5)** Liability assumed under any “insured contract” for the ownership, maintenance or use of aircraft or watercraft; or
- (6)** “Bodily injury” or “property damage” arising out of the operation of any of the equipment listed in Paragraph **f.(2)** or **f.(3)** of the definition of “mobile equipment.”