



ADDITIONAL REMARKS SCHEDULE

AGENCY Thousand Oaks-Alliant Insurance Services, Inc.		License # 0C36861	NAMED INSURED One Parking 736, Inc. 477 South Rosemary Ave, Suite #325 West Palm Beach, FL 33401
POLICY NUMBER SEE PAGE 1			
CARRIER SEE PAGE 1	NAIC CODE SEE P 1	EFFECTIVE DATE: SEE PAGE 1	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: ACORD 25 FORM TITLE: Certificate of Liability Insurance

Description of Operations/Locations/Vehicles:

Automobile Liability Additional Insured Endorsement #AU01131114
Automobile Liability Waiver of Subrogation on endorsement #AU01131114
Workers Compensation Waiver of Subrogation on endorsement #WC000313

COMPLETE EXCESS POLICIES INFORMATION

1st Layer/Primary Excess	Gotham Ins. Co. Policy #XS2026PKF00116 Effective 03/01/26 to 03/01/27 Limit Per Occurrence \$5,000,000 Aggregate \$5,000,000 Includes Excess Garagekeepers Legal Liability
2nd Layer Excess	PartnersRe Insurance Solutions Bermuda Ltd. Policy #: PXS1003260 Effective 03/01/26 to 03/01/27 Limit Per Occurrence \$5,000,000 Aggregate \$5,000,000 Includes Excess Garagekeepers Legal Liability
3rd Layer Excess	Crum & Forster Specialty Ins. Co. Policy #: SEO-156550 Effective 03/01/26 to 03/01/27 Limit Per Occurrence \$5,000,000 Aggregate \$5,000,000
4th Layer Excess	Evanston Ins. Co. Policy #: MKLV7EUE102468 Effective 03/01/26 to 03/01/27 Limit Per Occurrence \$5,000,000 Aggregate \$5,000,000
Total Excess Limits All 4 policies is \$20,000,000 Per Occurrence \$20,000,000 Aggregate	
Total Per Occurrence	\$21,000,000
Total General Aggregate	\$22,000,000

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PARKING OPERATIONS ENHANCEMENT

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

A. ADDITIONAL INSURED

The following Paragraphs are added to **SECTION II – WHO IS AN INSURED**:

1. Broad Named Insured

Any corporation organized under the laws of the United States of America (including any state thereof, its territories or possessions), or Canada (including any province thereof), will qualify as a Named Insured if there is no similar insurance available to that organization, provided that one or more Named Insureds shown in the Declarations has, at the inception of the policy period, an ownership interest in such organization of more than 50%.

2. Lessor Of Leased Equipment

- a. Any person or organization from whom you lease equipment when you and such person or organization have agreed in writing in a contract or agreement that such person or organization be added as an additional insured on your policy. Such person or organization is an insured only with respect to their liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by your maintenance, operation or use of equipment leased to you by such person or organization. A person's or organization's status as an additional insured under this endorsement ends when their contract or agreement with you for such leased equipment ends.
- b. The insurance afforded these additional insureds does not apply to any "occurrence" which takes place after the equipment lease expires.

3. Managers Or Lessors Of Premises

- a. Any person or organization from whom you lease premises when you and such person or organization have agreed in writing in a contract or agreement that such person or organization be added as an additional insured on your policy. Such person or organization is an insured only with respect to liability arising out of your ownership, maintenance or use of that part of the premises leased to you subject to the additional exclusions in **b.** below.
- b. The following additional exclusions apply to the insurance afforded these additional insureds: This insurance does not apply to:
 - (1) Any "occurrence" which takes place after you cease to be a tenant in that premises.
 - (2) Structural alterations, new construction or demolition operations performed by or on behalf of such person or organization.

4. Owners, Lessees Or Contractors

- a. Any person or organization for whom you are performing operations when you and such person or organization have agreed in writing in a contract or agreement that such person or organization be added as an additional insured on your policy. Such person or organization is an additional insured only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by:
 - (1) Your acts or omissions; or
 - (2) The acts or omissions of those acting on your behalf;in the performance of your ongoing operations for the additional insured.

A person's or organization's status as an additional insured under this endorsement ends when your operations for that insured are completed.

- b. The following additional exclusions apply to the insurance afforded these additional insureds: This insurance does not apply to:
 - (1) "Bodily injury", "property damage" or "personal and advertising injury" arising out of the rendering of, or the failure to render, any professional, architectural, engineering or surveying services, including:
 - (a) The preparing, approving, or failure to prepare or approve maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or
 - (b) Supervisory, inspection, architectural or engineering activities.
 - (2) "Bodily injury" or "property damage" occurring after:
 - (a) All work, including materials, parts or equipment furnished in connection with such work on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
 - (b) That portion of "your work" out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

5. Vendors

- a. Any person or organization (referred to as vendor) with whom you and such person or organization have agreed in writing in a contract or agreement that such person or organization be added as an additional insured on your policy. Such person or organization is an insured only with respect to "bodily injury" or "property damage" arising out of "your products" covered within this policy, which are distributed or sold in the regular course of the vendor's business, subject to the additional exclusions in **b.** below.
- b. The insurance afforded the vendor does not apply to:
 - (1) "Bodily injury" or "property damage" for which the vendor is obligated to pay damages by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for damages that the vendor would have in the absence of the contract or agreement;
 - (2) Any express warranty unauthorized by you;
 - (3) Any physical or chemical change in the product made intentionally by the vendor;
 - (4) Repackaging, except when unpacked solely for the purpose of inspection, demonstration, testing, or the substitution of parts under instructions from the manufacturer, and then repackaged in the original container;
 - (5) Any failure to make such inspections, adjustments, tests or servicing as the vendor has agreed to make or normally undertakes to make in the usual course of business, in connection with the distribution or sale of the products;
 - (6) Demonstration, installation, servicing or repair operations, except such operations performed at the vendor's premises in connection with the sale of the product;
 - (7) Products which, after distribution or sale by you, have been labeled or relabeled or used as a container, part or ingredient of any other thing or substance by or for the vendor; or
 - (8) "Bodily injury" or "property damage" arising out of the sole negligence of the vendor for its own acts or omissions or those of its "employees" or anyone else acting on its behalf. However, this exclusion does not apply to:
 - (a) The exceptions contained in sub-paragraphs **4.** or **6.**; or
 - (b) Such inspections, adjustments, tests or servicing as the vendor has agreed to make or normally undertakes to make in the usual course of business, in connection with the distribution or sale of the products.
- c. This insurance does not apply to any insured person or organization from whom you have acquired such products, or any ingredient, part or container, entering into, accompanying or containing such products.

6. Written Contract, Agreement or Permit

- a. Any person or organization is an insured with whom you are required to add as an additional insured to this policy by a written contract, written agreement, or permit that is:
 - (1) Currently in effect or becoming effective during the term of this policy; and
 - (2) Executed prior to the "bodily injury", "property damage", or "personal and advertising injury".
- b. The insurance provided to the additional insured by this extension of coverage applies as follows: That person or organization is only an additional insured with respect to liability caused by your negligent acts or omissions at or from:
 - (1) Premises you own, rent, lease or occupy, or
 - (2) Your ongoing operations performed for the additional insured at the job indicated within the written contract or written agreement.
- c. With respect to the insurance afforded these additional insureds, the following additional exclusions apply:

This insurance does not apply to "bodily injury" or "property damage" occurring after:

 - (1) all work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the site of the covered operations has been completed; or
 - (2) that portion of "your work" out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations on or at the same project.
- d. This insurance does not apply to "bodily injury", "property damage" or "personal and advertising injury" caused by the rendering of or failure to render any professional services.

- 7. **With respect to the Additional Insureds** included in this endorsement, the following Paragraphs are added:
 - a. The Limits of Insurance applicable to an additional insured are those specified in the written contract, written agreement, or in the Declarations of this policy, whichever is less. These Limits of Insurance are inclusive of and not in addition to the Limits of Insurance shown in the Declarations.
 - b. The following Paragraph is added to Condition 4. **Other Insurance a. Primary Insurance**

With respect to the Additional Insureds included above, this insurance will be **primary and non-contributory** regardless of whether other insurance is available to the additional insured on a primary basis.
 - c. Paragraph 4. **Other Insurance, b. Excess Insurance (1) (b)** is deleted.
 - d. Paragraph 4. **Other Insurance, c. Method Of Sharing** is deleted.

B. **"BODILY INJURY" REDEFINED**

The following definition in **SECTION V – DEFINITIONS** is deleted and replaced by:

Bodily Injury

"Bodily injury" means bodily injury, sickness or disease, sustained by a person, including death resulting from any of these at any time. "Bodily injury" includes mental anguish or mental injury sustained by a person, but only if these result from covered physical harm, physical sickness or physical disease.

C. **DAMAGE TO RENTED PREMISES**

Exclusion 2. j. **Damage To Property** in **SECTION I – COVERAGES, COVERAGE A.** is amended as follows: The paragraph immediately following (6) is deleted and replaced by:

Paragraphs (1), (3) and (4) of this exclusion do not apply to "property damage" (other than damage by fire) to premises, including the contents of such premises, rented to you for a period of 7 or fewer consecutive days or to premises while rented, leased or operated by you with the permission of the owner, for your parking operations. A separate Limit of Insurance applies to Damage To Premises Rented To You as described in **SECTION III – LIMITS OF INSURANCE.**

D. EXPANDED DEFINITIONS OF EMPLOYEE

The following replaces the definition of “employee” in **SECTION V – DEFINITIONS**:

Employee

“Employee” includes a “leased worker” or a “temporary worker”.

E. EXPANDED DEFINITION OF PERSONAL AND ADVERTISING INJURY

The following is added to the definition of “personal and advertising injury” in **SECTION V – DEFINITIONS**:

Personal And Advertising Injury

“Personal and advertising injury” includes the additional offense of abuse of process.

F. NOTICE AND KNOWLEDGE OF OCCURRENCE, OFFENSE, CLAIM OR SUIT

SECTION IV – COMMERCIAL GENERAL LIABILITY CONDITIONS are amended as follows:

The notification requirements of Paragraphs **2.a.** and **2.b.** in **SECTION IV – COMMERCIAL GENERAL LIABILITY CONDITIONS** apply only when the “occurrence”, offense, claim or “suit” are known to:

1. You, if you are an individual;
2. A partner or member, if you are a partnership or joint venture;
3. An officer or director, if you are an entity other than a partnership, joint venture or limited liability company;
4. A member or manager, if you are a limited liability company; or
5. An insurance manager, risk manager, third party administrator or other "employee" you designate prior to loss to give notice to us.

Knowledge of an “occurrence”, offense, claim, or “suit” by your agent, servant or “employee” does not in and of itself constitute knowledge to you unless an individual described in **1 – 5** above has actual knowledge of the “occurrence”, offense, claim or “suit”.

G. NON-OWNED WATERCRAFT

1. Subparagraph **(2)** in **2. Exclusions, g. Aircraft, Auto or Watercraft**, in **SECTION I – COVERAGES, COVERAGE A** is deleted and replaced by:

A watercraft you do not own that is:

- a. Less than 52 feet long; and
- b. Not being used to carry persons or property for a charge;

This provision applies to any person, who with your consent, either uses or is responsible for the use of a watercraft.

2. This insurance is excess over any other valid and collectible insurance available to the insured whether primary, excess, or contingent.

H. OPERATION OF CUSTOMER'S AUTO

1. Subparagraph **(3)** in **2. Exclusions, g. Aircraft, Auto or Watercraft**, in **SECTION I – COVERAGES, COVERAGE A** is deleted and replaced by:

- a. Parking a “customer’s auto” on, or on the ways next to, premises you own, rent or operate, provided the “auto” is not owned by or rented or loaned to you or the insured;
- b. Any "customer's auto" on the way directly to or from those premises you own, rent or operate as a parking company, provided that the “auto” is not owned by, rented or loaned to the named insured.
- c. Moving a "customer's auto" on the way to or from an “auto” garage or repair facility while being driven by you, or your “employee” at your direction.

2. The following definitions in **SECTION V – DEFINITIONS** are amended to include:

Customer's Autos

"Customer's Auto" means an "auto", including bicycles, on those premises you own, rent or operate as a parking company and in the insured's care, custody, or control. "Customer's Autos" also means incidental transport of "customer's autos" for the purpose of auto repair or service and hand washing/detailing of "autos".

"Customer's Auto" does not include:

- a. shuttle operations; or
- b. an "auto" owned by, rented or loaned to the named insured.

I. PREMISES EXTENSION

Paragraph 6. In **SECTION III – LIMITS OF INSURANCE** is deleted and replaced by:

Subject to Paragraph 5. above, the Damage To Premises Rented, Leased, Or Operated By You Limit is the most we will pay under **COVERAGE A** for damages because of "property damage" to any one premises, while rented, leased or operated by you with permission of the owner, for your parking operations, or in the case of damage by fire, while rented to you or temporarily occupied by you with permission of the owner.

J. PROPERTY DAMAGE EXCEPTION

Exclusion 2. a. **Expected or Intended Injury** in **SECTION I – COVERAGES, COVERAGE A** is deleted and replaced by:

"Bodily injury" or "property damage" expected or intended from the standpoint of the insured. This exclusion does not apply to "bodily injury" or "property damage" resulting from the use of reasonable force to protect persons or property.

K. UNINTENTIONAL FAILURE TO DISCLOSE HAZARDS OR PRIOR OCCURRENCES

The following Paragraph is added to Condition 6. **Representations**:

Failure to disclose all hazards or prior "occurrences" or offenses existing as of the inception date of this Coverage Part shall not prejudice the coverage afforded under this Coverage Part, provided such failure to disclose all hazards or prior "occurrences" or offenses is unintentional.

L. WAIVER OF TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US

The following Paragraph is added to Condition 8. **Transfer of Rights of Recovery Against Others To Us**:

We waive any right of recovery we may have against any person or organization when such waiver is required by a written contract or a written agreement that you have agreed to prior to loss.

All other terms and conditions remain unchanged.

WAIVER OF OUR RIGHT TO RECOVER FROM OTHERS ENDORSEMENT

We have the right to recover our payments from anyone liable for an injury covered by this policy. We will not enforce our right against the person or organization named in the Schedule. (This agreement applies only to the extent that you perform work under a written contract that requires you to obtain this agreement from us.)

This agreement shall not operate directly or indirectly to benefit anyone not named in the Schedule.

Schedule

Any person or organization as required by written contract

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.
(The information below is required only when this endorsement is issued subsequent to preparation of the policy.)

Endorsement Effective	3/1/2026	Policy No.	WWC3850551	Endorsement No.	0
Insured	One Parking Inc.			Premium \$	321,025
Insurance Company	Wesco Insurance Company				

Countersigned by _____

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

COMMERCIAL AUTO COVERAGE EXTENSION

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM

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

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

SCHEDULE

- | | |
|--|---|
| A. Airbag Coverage | M. Fellow Employee – Officers, Managers and Supervisors |
| B. Audio, Visual And Data Electronic Equipment Coverage | N. Hybrid Payment Coverage |
| C. Blanket Additional Insured Required By Contract | O. Newly Acquired or Formed Entities |
| D. Blanket Waiver Of Subrogation | P. New Vehicle Replacement Cost |
| E. Broadened Named Insured | Q. Personal Effects And Property Of Others |
| F. Duties In The Event Of Accident, Claim, Suit Or Loss | R. Rental Reimbursement Coverage |
| G. Employees As Insureds | S. Sign Coverage |
| H. Employee Hired Autos Liability Coverage | T. Supplementary Payments – Bail Bonds |
| I. Expanded Towing Coverage | U. Supplementary Payments – Loss Of Earnings |
| J. Expanded Transportation Expenses | V. Temporary Substitute Autos – Physical Damage Coverage |
| K. Extended Glass Coverage | W. Unintentional Failure To Disclose Information |
| L. Extra Expense – Stolen Autos | |

BUSINESS AUTO COVERAGE FORM is amended to include the following additions and extensions of coverage:

Coverage extensions under this endorsement only apply in the event that no other specific coverage for these extensions is provided under this policy. If such specific coverage applies, the terms, conditions and limits of that coverage are the sole and exclusive coverage applicable under this policy, unless otherwise noted in this endorsement.

A. AIRBAG COVERAGE

Paragraph **B.2** of the **Exclusions** provisions of **SECTION III – PHYSICAL DAMAGE COVERAGE** is amended by the addition of the following:

The exclusion for mechanical or electrical breakdown does not apply to the accidental discharge of an airbag when “you” carry Comprehensive or Collision Coverage. This coverage is excess over any other collectible insurance or warranty. No deductible applies to this coverage.

B. AUDIO, VISUAL AND DATA ELECTRONIC EQUIPMENT COVERAGE

Paragraph **A.4. Coverage Extensions** of **SECTION III – PHYSICAL DAMAGE COVERAGE** is amended by the addition of the following:

1. We will pay for “loss” to any electronic equipment that receives or transmits audio, visual or data signals and that is not designed solely for the reproduction of sound. This coverage applies only if the equipment is permanently installed in the covered “auto” at the time of the “loss” or the equipment is removable from a housing unit which is permanently installed in the covered “auto” at the time of “loss” and such equipment is designed to be solely operated by use of the power from the covered “auto’s” electrical system, in or upon the covered “auto”, including its accessories. However, this does not include tapes, records or discs.

The Exclusions listed under Paragraph **B.** of **SECTION III – PHYSICAL DAMAGE COVERAGE**, except for the exclusion relating to Audio, Visual and Data Electronic Equipment, also apply to coverage provided herein. In addition, the following exclusion applies:

We will not pay, under this coverage, for either any electronic equipment or accessories used with such electronic equipment that is:

- (a) Necessary for the normal operations of the covered “auto” or the monitoring of the covered “autos” operating system; or
- (b) Both:
 - (i) An integral part of the same unit housing any sound reproducing equipment designed solely for the reproduction of sound if the sound reproducing equipment is permanently installed in the covered “auto”; and
 - (ii) Permanently installed in the opening of the dash or console normally used by the manufacturer for the installation of a radio.

Paragraph **C.1.b** of the **Limits of Insurance** provision of **SECTION III – PHYSICAL DAMAGE COVERAGE** is deleted and replaced by the following:

2. The most we will pay for all loss or damage to audio, visual or data electronic equipment and any accessories used with this equipment as a result of any one “loss” is the lesser of:
 - a. The actual cash value of the damaged or stolen property as of the time of the “loss”; or
 - b. The cost of repairing or replacing the damaged or stolen property with other property of like kind and quality; or
 - c. \$500

An adjustment for depreciation and physical condition will be made in determining actual cash value at the time of “loss”.

Paragraph **D. Deductible** of **SECTION III – PHYSICAL DAMAGE COVERAGE** is deleted and replaced by the following:

3. Deductibles applicable to **SECTION III – PHYSICAL DAMAGE COVERAGE** do not apply to this Audio, Visual and Data Electronic Equipment Coverage.

If there is other coverage provided by this policy for audio, visual and data electronic equipment, the coverage provided here is excess. However, you may elect to apply the limit, or any portion thereof, of coverage provided in this policy to pay any deductibles that is applicable under the provisions of the other coverage.

C. BLANKET ADDITIONAL INSURED COVERAGE – REQUIRED BY CONTRACT

Paragraph **A.1. Who Is An Insured** of **SECTION II – COVERED AUTOS LIABILITY COVERAGE**, is amended by the addition of the following:

1. Any person or organization with respect to the operation, maintenance, or use, of a covered auto, provided that you and such person or organization have agreed under an expressed provision in a written contract or written agreement or a written permit issued to you by a governmental or public authority, to add such person, organization, or governmental or public authority to this policy as an insured. However, such person or organization is an insured:
 - a. Only with respect to the operation, maintenance, or use, of a covered auto; and
 - b. Caused in whole or part by your acts or omissions or the acts or omissions of those acting on your behalf.
 - c. Only for, bodily injury or property damage caused by an accident which takes place after:
 - (1) You executed the “insured contract” or written agreement; or
 - (2) The permit has been issued to you.

D. BLANKET WAIVER OF SUBROGATION

Paragraph **A.5. Transfer Of Rights Of Recovery Against Others To Us** of **SECTION IV – BUSINESS AUTO CONDITIONS** is amended by the addition of the following:

We waive any right of recovery we may have against any person or organization to the extent required of you by a written contract executed prior to any “accident” because of payments we make for damages under this coverage from.

E. BROADENED NAMED INSURED

Paragraph **A.1. Who Is An Insured** of **SECTION II – COVERED AUTOS LIABILITY COVERAGE** is amended by the addition of the following:

Any organization you own as of the inception date of the policy, or any organization that you newly acquire or form during the policy period, other than a partnership, joint venture, or limited liability company, and over which you maintain ownership or majority (more than 50%) interest during the policy period, will qualify as a Named Insured if:

1. There is no other similar insurance available to that organization; and
2. The first Named Insured shown in the Declarations of this policy has the responsibility of placing insurance for that organization; and
3. The organization is incorporated or organized under the laws of the United States of America.

Coverage under this provision is effective on the acquisition or formation date, and is afforded only until the end of the policy period of this coverage, or the next anniversary of its inception date, whichever is earlier.

However, coverage under this provision does not apply to:

1. “Bodily injury” or “property damage” that results from an “accident” that occurred before you acquired or formed the organization; and
2. Any person or organization with respect to any current or past partnership, or joint venture that is not shown as a Named Insured in the Declarations; and
3. Any organization that is covered as an “insured” under any other automobile liability insurance policy, or would be an “insured” under such policy but for the termination of such policy, or the exhaustion of such policy’s limits of insurance or the insolvency of the insurer.

F. DUTIES IN THE EVENT OF ACCIDENT, CLAIM, SUIT OR LOSS

Paragraph **A.2.a.** of the **Loss Conditions** provision of **SECTION IV – BUSINESS AUTO CONDITIONS** is deleted and replaced by the following:

1. In the event of "accident", claim, "suit" or "loss":
 - a. You must give us or our authorized representative prompt notice of the "accident" or "loss" after it becomes known to:
 - (1) You, if you are an individual;
 - (2) Your partner or member, if you are a partnership or joint venture;
 - (3) Your member, if you are a limited liability company; or
 - (4) Your executive officer if you are an organization other than a partnership, joint venture or limited liability company.
 - (5) Your authorized representative or insurance manager.Knowledge of an "accident" by persons other than those listed above does not imply that those listed above also have such knowledge.
 - b. To the extent possible, notice should include:
 - (1) How, when and where the "accident" or "loss" took place;
 - (2) The names and addresses of any injured persons and witnesses; and
 - (3) The nature and location of any injury or damage arising out of the "accident".

G. EMPLOYEES AS INSUREDS

Paragraph **A.1. Who Is An Insured** of **SECTION II – COVERED AUTOS LIABILITY COVERAGE** is amended by the addition of the following:

Any "employee" of yours is an "insured" while using a covered "auto" you don't own, hire or borrow in your business or your personal affairs.

H. EMPLOYEE HIRED AUTOS LIABILITY COVERAGE

Paragraph **A.1. Who Is An Insured** of **SECTION II – COVERED AUTOS LIABILITY COVERAGE** is amended to add the following:

An "employee" of yours is an "insured" while operating an "auto" hired or rented under a written contract or written agreement in that "employee's" name, with your permission, while performing duties related to the conduct of your business.

I. EXPANDED TOWING COVERAGE

Paragraph **A.2. Towing** of **SECTION III – PHYSICAL DAMAGE COVERAGE** is deleted and replaced by the following:

We will pay up to:

1. \$250 for a covered "auto" you own of the private passenger type; or
2. \$750 for a covered "auto" you own that is not of the private passenger type;

For towing and labor costs incurred each time the covered "auto" is disabled. However, the labor must be performed at the place of disablement. A \$250 deductible will be applied to covered "autos" that are not of the private passenger type.

This coverage applies only for an "auto" covered on this policy for Comprehensive or Specified Causes of Loss Coverage and Collision Coverage.

J. EXPANDED TRANSPORTATION EXPENSE

Paragraph **A.4.a. Transportation Expenses** of **SECTION III – PHYSICAL DAMAGE COVERAGE** is deleted and replaced by the following:

We will pay up to \$50 per day to a maximum of \$1,000 for temporary transportation expense incurred by you because of the total theft of a covered "auto" of the private passenger type. We will only pay for those covered "autos" for which you carry Comprehensive or Specified Causes of Loss Coverage. We will pay for temporary transportation expenses incurred during the period beginning 48 hours after the theft and ending, regardless of the policy's expiration, when the covered "auto" is returned to use or we pay for its "loss".

K. EXTENDED GLASS COVERAGE

Paragraph **A.3.a.** of the **Glass Breakage – Hitting A Bird Or Animal – Falling Objects Or Missiles** provision of **SECTION III – PHYSICAL DAMAGE COVERAGE** is deleted and replaced by the following:

Glass breakage – if glass must be replaced and there is no other damage associated with the "loss", the deductible will be \$250. If glass can be repaired and is actually repaired rather than replaced, the deductible will be \$100. You have the option of having the glass repaired rather than replaced.

L. EXTRA EXPENSE – STOLEN AUTOS

Paragraph **A.4. Coverage Extensions** of **SECTION III – PHYSICAL DAMAGE COVERAGE** is amended by the addition of the following:

We will pay up to \$5,000 for the expense of returning a stolen covered "auto" to you. We will pay only for those covered "autos" for which you carry Comprehensive or Specified Causes of Loss Coverage.

M. FELLOW EMPLOYEE – OFFICERS, MANAGERS AND SUPERVISORS

Paragraph **B.5.a.** of the **Exclusions** provision of **SECTION II – COVERED AUTOS LIABILITY COVERAGE** is deleted and replaced by the following:

"Bodily injury" to any fellow "employee" of the "insured" arising out of and in the course of the fellow "employee's" employment or while performing duties related to the conduct of your business.

This exclusion does not apply to an "insured" who occupies a position as an officer, manager or supervisor.

N. HYBRID PAYMENT COVERAGE

Paragraph **A.4. Coverage Extensions** of **SECTION III – PHYSICAL DAMAGE COVERAGE** is amended by the addition of the following:

1. In the event of a total loss to a "non-hybrid" auto for which Comprehensive, Specified Causes of Loss, or Collision coverages are provided under this Coverage Form, then such Physical Damage Coverages are amended as follows:
 - a. If the auto is replaced with a "hybrid" auto or an auto powered solely by electricity or natural gas, we will pay an additional 10%, to a maximum of \$2,500, of the "non-hybrid" auto's actual cash value or replacement cost, whichever is less;
 - b. The auto must be replaced and a copy of the bill of sale or new lease agreement is received by us within 60 days of the date of "loss";
 - c. Regardless of the number of autos deemed a total loss, the most we will pay under this Hybrid Payment Coverage provision for any one "loss" is \$10,000.

For the purposes of this coverage provision;

- a. "Non-hybrid" auto means an auto that uses only an internal combustion engine to move the auto but does not include autos powered solely by electricity or natural gas.
- b. "Hybrid" auto means an auto with an internal combustion engine and one or more electric motors; and that uses the internal combustion engine and one or more electric motors to move the auto; or the internal combustion engine to charge one or more electric motors, which move the auto.

O. NEWLY ACQUIRED OR FORMED ENTITIES

The Named Insured shown in the Declarations is amended to include any organization you newly acquire or form during the policy period, other than a partnership, joint venture, or limited liability company, and over which you maintain ownership or majority (more than 50%) interest; if there is no other similar insurance available to that organization. Coverage under this provision is afforded until the end of the policy period.

P. NEW VEHICLE REPLACEMENT COST

Paragraph **C. Limit of Insurance** of **SECTION III – PHYSICAL DAMAGE COVERAGE** is amended by the addition of the following:

The provisions of paragraph **1.** and **2.** do not apply to a covered "auto" of the private passenger type or a vehicle with a gross vehicle weight of 10,000 pounds or less which is a "new vehicle".

In the event of total "loss" to your "new vehicle" to which this coverage applies, we will pay at your option:

- a. The verifiable “new vehicle” purchase price you paid for your damaged vehicle, not including any insurance or warranties purchased; or
- b. If it is available, the purchase price, as negotiated by us, of a “new vehicle” of the same make, model and equipment or the most similar model available, not including any furnishings, parts or equipment not installed by the manufacturer or manufacturer’s dealership; or
- c. The market value of your damaged vehicle, not including any furnishings, parts or equipment not installed by the manufacturer or manufacturer’s dealership.

We will not pay for initiation or set up costs associated with loans or leases.

For the purposes of this coverage provision, “new vehicle” means an “auto” of which you are the original owner that has not been previously titled and which you purchased less than 365 days before the date of the “loss”.

Q. PERSONAL EFFECTS AND PROPERTY OF OTHERS

- 1. Paragraph **B.6. Care, Custody Or Control** under the **Exclusions** provision of **SECTION II – COVERED AUTOS LIABILITY COVERAGE**, does not apply to “property damage” to property, other than your property, up to an amount not exceeding \$250 in any one “accident”. Coverage is excess over any other valid and collectible insurance.
- 2. Paragraph **A.4. Coverage Extensions** under the **Coverage** provision of **SECTION III – PHYSICAL DAMAGE COVERAGE**, is amended by the addition of the following:

We will pay up to \$5,000 for your personal property that is lost or damaged as a result of a covered “loss”, without applying a deductible. Coverage is excess over any other valid and collectible insurance.

R. RENTAL REIMBURSEMENT COVERAGE

Paragraph **A.4. Coverage Extensions of SECTION III – PHYSICAL DAMAGE COVERAGE** is amended by the addition of the following:

- 1. This coverage applies only to a covered “auto” for which Physical Damage Coverage is provided on this policy.
- 2. We will pay for rental reimbursement expenses incurred by you for the rental of an “auto” because of “loss” to a covered “auto”. Payment applies in addition to the otherwise applicable amount of each coverage you have on a covered “auto”. No deductibles apply to this coverage.
- 3. We will pay only for those expenses incurred during the policy period beginning 24 hours after the “loss” and ending, regardless of the policy’s expiration, with the lesser of the following number of days:
 - a. The number of days reasonably required to repair or replace the covered “auto”. If “loss” is caused by theft, this number of days is added to the number of days it takes to locate the covered “auto” and return it to you.
- 4. Our payment is limited to the lesser of the following amounts:
 - a. Necessary and actual expenses incurred.
 - b. \$100 for any one day and to a maximum of \$3,000.
- 5. This coverage does not apply while there are spare or reserve “autos” available to you for your operations.

S. SIGN COVERAGE

Paragraph **A.4. Coverage Extensions of SECTION III – PHYSICAL DAMAGE COVERAGE** is amended by the addition of the following:

We will pay for “loss” to signs, murals, paintings or graphics, as part of the equipment, which are displayed on a covered “auto”.

The most we will pay for “loss” in any one “accident” is the lesser of:

- (1) The actual cash value of the property as of the time of the “loss”; or
- (2) The cost of repairing or replacing the damaged or stolen property with other property of like kind and quality; or
- (3) \$2,000.

T. SUPPLEMENTARY PAYMENTS – BAIL BONDS

Paragraph **A.2.a. (2)** of the **Coverage Extensions** provision of **SECTION II – COVERED AUTOS LIABILITY COVERAGE** is deleted and replaced by the following:

Up to \$2,500 for cost of bail bonds (including bonds for related traffic law violations) required because of an “accident” we cover. We do not have to furnish these bonds.

U. SUPPLEMENTARY PAYMENTS – LOSS OF EARNINGS

Paragraph **A.2.a. (4)** of the **Coverage Extensions** provision of **SECTION II – COVERED AUTOS LIABILITY COVERAGE** is deleted and replaced by the following:

All reasonable expenses incurred by the “insured” at our request, including actual loss of earnings up to \$500 a day because of time off from work.

V. TEMPORARY SUBSTITUTE AUTOS – PHYSICAL DAMAGE COVERAGE

Paragraph **C. Certain Trailers, Mobile Equipment and Temporary Substitute Autos** of **SECTION I – COVERED AUTOS** is amended by the addition of the following:

If Physical Damage Coverage is provided under this Coverage Form, the following types of vehicles are also covered “autos” for Physical Damage Coverage:

Any “auto” you do not own while used with the permission of its owner as a temporary substitute for a covered “auto” you own that is out of service because of its:

- a. Breakdown;
- b. Repair;
- c. Servicing;
- d. “Loss”; or
- e. Destruction.

W. UNINTENTIONAL FAILURE TO DISCLOSE INFORMATION

Paragraph **B.2. Concealment, Misrepresentation Or Fraud** of **SECTION IV – BUSINESS AUTO CONDITIONS** is amended by the addition of the following:

If you unintentionally fail to disclose any hazards existing at the inception date of this policy, we will not deny coverage under this Coverage Form because of such failure.

However, this provision does not affect our right to collect additional premium or exercise our right of cancellation or non-renewal.