THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

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LEASING OR RENTAL CONCERNS – SECOND LEVEL COVERAGE

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM MOTOR CARRIER COVERAGE FORM TRUCKERS COVERAGE FORM

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

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

Endorsement Effective:		Countersigned By:	
Named Insured:			(Authorized Representative)
	SCHE	EDULE	
Limit Of Insurance			
\$	Each "Accident"		

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

The limit of insurance shown in the Schedule replaces the limit of insurance shown elsewhere in the policy or in any lease or rental agreement that requires a lessee or rentee to provide primary insurance for you, subject to the following provisions:

- 1. For the difference between the limit of insurance shown in the Schedule and the limit of insurance shown in any lease or rental agreement that requires a lessee or rentee to provide primary insurance for you, Who is An Insured applies except that none of the following is an "insured":
 - a. The lessee or rentee;
 - Any "employee" or agent of the lessee or rentee; and

- c. Any person operating an "auto" with the permission of any of the above.
- 2. For the difference between the limit of insurance shown in the Schedule and the limit of insurance shown elsewhere in the policy, Who Is An Insured applies except that none of the following is an "insured":
 - **a.** Any lessee or rentee not described in Paragraph **1.** above;
 - **b.** Any "employee" or agent of the lessee or rentee; and
 - **c.** Any person operating an "auto" with the permission of any of the above.