

**LIABILITY FOR COMPREHENSIVE DAMAGE TO A CUSTOMERS
AUTOMOBILE ENDORSEMENT (INCLUDING OPEN LOT THEFT
(for Garage Policy O.P.F. 4)**

In consideration of a premium of \$ _____ it is agreed that section 5.4 of Part E of Item 5 of the Application is amended to read as follows:

INSURING AGREEMENT						
PART E	PERIL	LOCATION AS PER ITEM 1	MAXIMUM NUMBER OF CUSTOMERS' AUTOMOBILES	LIMIT OF LIABILITY; ANY ONE OCCURRENCE	DEDUCTIBLE APPLICABLE TO EACH SEPARATE OCCURRENCE (EXCEPT FOR LOSS OR DAMAGE BY FIRE, LIGHTNING OR THEFT OF THE ENTIRE AUTOMOBILE)	ADVANCE OR FULL PREMIUM
LIABILITY FOR DAMAGE TO A CUSTOMER'S AUTOMOBILE IN THE CARE, CUSTODY OR CONTROL OF THE INSURED	COMPREHENSIVE EXCLUDING COLLISION OR UPSET	1			\$	\$
		2			\$	\$
		3			\$	\$
		4			\$	\$
						TOTAL PREMIUM

It is agreed that sections 5.4, 5.5 and 5.6 of Part E of the Policy are deleted and replaced as follows:

5.4 The insurer agrees to indemnify the insured against the liability imposed by law upon the insured for loss of or damage to a customer's automobile, including its equipment while attached to the automobile, and including reimbursement of expenses incurred for taxicabs, public transportation or rental of a substitute automobile, for

COMPREHENSIVE - caused by any peril other than by collision with another object or by upset provided that,

- (a) "another object" includes an automobile to which the automobile is attached and the surface of the ground and any object in or on the surface; and
- (b) "peril" includes, but is not limited to, loss or damage caused by missiles, falling or flying objects, fire, theft, explosion, earthquake, windstorm, hail, rising water, vandalism, riot or civil commotion.

**LIMIT'S OF LIABILITY
APPLICABLE TO SECTION 5.4**

5.5 The insurer SHALL NOT BE LIABLE,
5.5.1 in respect of any one occurrence for,

- (a) any amount in excess of the limits of liability stated in section 5.4 of Part E of Item 5 of the Application at each specified location, and expenditures provided for in the Additional Agreements of this Part;
- (b) any amount at a newly acquired location in excess of the lowest limit of liability stated for any specified location; and
- (c) loss or damage to more than four owned automobiles at any location not used by the insured in the business specified in Item 3 of the Application.

EXCLUSIONS

5.5.2 for loss or damage,

- (a) from the explosion of tires, or consisting of or caused by mechanical fracture or breakdown of any part of the automobile, or by rusting, corrosion, wear and tear, freezing, or explosion within the combustion chamber, BUT the insurer will be liable if the loss or damage is coincident with other loss or damage which is covered by section 5.4, or is caused by fire, theft or vandalism;
- (b) caused directly or indirectly by contamination by radioactive material;
- (c) to contents of automobiles or trailers; or
- (d) to tapes and equipment for use with a tape player or recorder, when the tapes or equipment are detached from the player or recorder.

DEDUCTIBLE

5.6 Each occurrence causing loss or damage covered under section 5.4 shall give rise to a separate claim, and the insurer's liability for each claim shall be limited to the amount of loss or damage in excess of the sum payable by the insured as stated in section 5.4 of Part E of Item 5 of the Application; BUT there shall be no sum payable by the insured where the loss or damage is caused by fire or lightning or theft of the entire automobile.

Except as otherwise provided in this endorsement all limits, terms, conditions, provisions, definitions and exclusions of the Policy shall have full force and effect

Attached to and forming part of Policy No.

Issued to

This endorsement shall be effective from Y M D from a.m. p.m. local time or as stated
 in the Policy to which this endorsement is attached.