THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PREMIER BUSINESS AUTO
Supplemental Endorsement

(No coverage is provided by this Summary. Actual coverage is in the form.)

SUMMARY OF COVERAGE AND LIMITS

<table>
<thead>
<tr>
<th>Page</th>
<th>Coverage</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>Accidental Discharge Of An Air Bag</td>
<td>$ 2,500</td>
</tr>
<tr>
<td>3</td>
<td>Additional Insureds - Blanket (Primary and Not Contributory)</td>
<td></td>
</tr>
<tr>
<td>3-4</td>
<td>Broadened Transportation Expense</td>
<td>$ 75 a day</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$2,250 maximum</td>
</tr>
<tr>
<td>4</td>
<td>Business Income And Extra Expense</td>
<td>30 days</td>
</tr>
<tr>
<td>4</td>
<td>Care, Custody, Or Control Extension</td>
<td>$ 1,000</td>
</tr>
<tr>
<td>5</td>
<td>Deductible -</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Loss To Two (Or More) Covered Autos In One Accident</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Losses In One Event Under Multiple Policies We Issue</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Employee As Insured- Autos Hired In The Employee's Name</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Employees As Insureds - Autos Not Owned, Hired, Or Borrowed</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Fellow Employee Exclusion Amendment</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Fire Department Service Charge</td>
<td>$ 1,500</td>
</tr>
<tr>
<td>5</td>
<td>Glass Repair - Waiver Of Deductible</td>
<td></td>
</tr>
<tr>
<td>5-6</td>
<td>Hired Car Physical Damage Coverage - Supplemental</td>
<td>$ 75,000</td>
</tr>
<tr>
<td>6</td>
<td>Knowledge Of Accident, Claim, Suit, Or Loss</td>
<td></td>
</tr>
</tbody>
</table>

Includes copyrighted material of Insurance Services Office, Inc. with its permission.
<table>
<thead>
<tr>
<th>Page</th>
<th>Coverage</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>6</td>
<td>Loan Or Lease Gap Coverage</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Locksmith Services</td>
<td>$100</td>
</tr>
<tr>
<td>6</td>
<td>Newly Acquired Or Formed Organizations &gt; 50%</td>
<td>180 days</td>
</tr>
<tr>
<td>7</td>
<td>Personal Effects</td>
<td>$750</td>
</tr>
<tr>
<td>7</td>
<td>Supplementary Payments Amended -</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Bail Bonds</td>
<td>$5,000</td>
</tr>
<tr>
<td></td>
<td>Loss Of Earnings (per day)</td>
<td>$500</td>
</tr>
<tr>
<td>7</td>
<td>30 Day Worldwide Coverage Territory</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Towing And Labor</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Private Passenger Autos and Light Trucks</td>
<td>$75</td>
</tr>
<tr>
<td></td>
<td>Medium Trucks</td>
<td>$150</td>
</tr>
<tr>
<td>7</td>
<td>Unintentional Failure To Disclose Hazards</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Waiver Of Transfer Of Rights Of Recovery Against Others To Us</td>
<td></td>
</tr>
</tbody>
</table>
PREMIER BUSINESS AUTO

SUPPLEMENTAL COVERAGE ENDORSEMENT

The Supplemental Coverages and Extensions provided by this endorsement amend the Business Auto Coverage Form, CA 00 01.

These Coverages and Extensions are subject to all the terms, deductibles, exclusions, and conditions applicable to this policy, except where otherwise provided.

A. Accidental Discharge Of An Airbag
Section III - Physical Damage Coverage, Paragraph B., Exclusions, is amended by adding the following:

6. If you have purchased Comprehensive Coverage or Collision Coverage under this policy, Exclusion B.3.a. pertaining to mechanical or electrical breakdown does not apply to the accidental discharge of an airbag. This coverage for airbags is excess over any other collectible insurance or warranty.

Paragraph D., Deductible applies to this coverage.

Our Limit of Liability is $2,500.

B. Additional Insureds
Section II - Liability Coverage, Paragraph A.1. is amended to add the following:

1. Who Is An Insured
   d. Any person or organization with whom you agreed, because of a written contract, agreement, or permit, to provide insurance such as is afforded under this Coverage Part, but only with respect to your ownership, maintenance, or use of a covered "auto". This provision only applies if the written contract or agreement has been executed or permit issued prior to the "bodily injury" or "property damage".

This coverage shall be primary and not contributory with respect to the person or organization included as an "insured" under this section. Any other insurance that a person or organization has shall be excess and not contributory with respect to this insurance, but this provision only applies if it is required in the written contract, agreement, or permit identified in this section, and is permitted by law.

C. Broadened Transportation Expense
Section III - Physical Damage Coverage, Paragraph A.4.a., is deleted and replaced by the following:

a. Transportation Expense

We will pay up to $75 per day to a maximum of $2,250 for temporary transportation expense incurred by you because of any "losses" to covered "autos", but only if the covered "autos" carry the coverages and meet the requirements described in (1) or (2) below:

(1) We will pay the above temporary transportation expense for total theft of a covered "auto" if you carry either Comprehensive or Specified Causes of Loss Coverage. We will only pay for such 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".

(2) For "loss" other than the total theft of a covered "auto" under Comprehensive Coverage or Specified Causes of Loss Coverage, or for any "loss" under Collision Coverage to a covered "auto", we will pay the above temporary transportation expense if the "loss" to that covered "auto" renders it inoperable. We will only pay 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 number of days reasonably required to repair or replace the covered "auto", or 30 days.

Includes copyrighted material of Insurance Services Office, Inc. with its permission.
Provision (2) of this extension does not apply while there are spare or reserve "autos" available to you for your operations.

D. Business Income And Extra Expense Coverage

Business Income Coverage
We will pay the actual loss of "business income" sustained by you as a result of the necessary suspension of your business during the "period of restoration" due to "loss" to a covered "auto" used in your business. The "loss" must be caused by a cause of "loss" covered under item A.1. of Physical Damage Coverage in this Coverage Part.

Extra Expense Coverage
We will pay the necessary and reasonable extra expenses that you incur during the "period of restoration" that you would not have incurred had there been no "loss" to a covered "auto" used in your business. The "loss" must be caused by a cause of loss listed under item A.1. of Physical Damage Coverage in this Coverage Part.

Extra Expenses means those expenses you incur to avoid or minimize the suspension of business and to continue your business operations.

Extra Expense does not include Transportation Expense provided in Coverage D., Broadened Transportation Expense in this endorsement.

Additional Conditions
We will not pay for loss or expenses caused by suspension, lapse, or cancellation of any license, lease, or contract. But if the suspension, lapse, or cancellation is directly caused by the suspension of your business, we will cover such loss that affects your "business income".

We will not pay under this coverage if you do not repair or replace the covered "auto".

You must resume all or part of your business as quickly as possible.

If you have other "autos" you can use to reduce the amount of loss payable under this coverage, you are required to use them.

We will pay for expenses you incur to reduce the amount that otherwise would have been payable under this coverage. We will not pay more than the amount by which you actually reduce the "business income" loss or extra expense incurred.

Limit Of Insurance
The most we will pay under Business Income and Extra Expense coverage is the lesser of:

1. Necessary and actual expenses incurred; or
2. $100 per day, subject to a maximum limit of $3,000.

Definitions
1. "Business Income" means the:
   a. Net income (Net profit or loss before income taxes) that would have been earned or incurred if no "loss" would have occurred; and
   b. Continuing normal operating expenses incurred, including payroll.
2. "Period of Restoration" means the period of time that:
   a. Begins:
      (1) 24 hours after the time of "loss" for Business Income Coverage; or
      (2) Immediately after the time of "loss" for Extra Expense Coverage; and
   b. Ends at the earliest of:
      (1) The time required to resume your normal business operations;
      (2) The time that is reasonably necessary to repair or replace the covered "auto"; or
      (3) 30 days.

"Period of Restoration" does not include any increased period required due to the enforcement of any ordinance or law that requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to or assess the effects of pollutants.

The expiration date of this policy will not cut short the "period of restoration".

E. Care, Custody, Or Control

Section II - Liability Coverage, Exclusions B.6. is deleted and replaced by the following:

6. Care, Custody, Or Control

"Property damage" to or "covered pollution cost or expense" involving property owned or transported by the "insured" or in the "insured's" care, custody, or control. But this exclusion does not apply to:

a. Liability assumed under a sidetrack agreement; or

b. Property of others in the "insured's" care, custody, or control, subject to a maximum Limit of Liability of $1,000 excess of a $250 deductible.

No coverage is provided for liability of a common carrier for hire.

Includes copyrighted material of Insurance Services Office, Inc. with its permission.
F. Deductible

1. Loss To Two (Or More) Covered Autos In One Accident

The following paragraph is added to Section III - Physical Damage Coverage, Paragraph D., Deductible:

If a Collision, Comprehensive, or Specified Causes of Loss Coverage "loss" in an insured event involves two or more "covered autos", only the highest deductible applicable to those coverages will be applied to the "loss", if the cause of the loss is covered for those vehicles. This provision only applies if you carry Collision, Comprehensive, or Specified Causes of Loss Coverage for those vehicles, and does not extend coverage to any "covered autos" for which you do not carry such coverage.

2. Losses In One Event Under Multiple Policies We Issue

The following paragraph is added to Section III - Physical Damage Coverage, Paragraph D., Deductible:

If a "loss" covered under this Coverage Part also involves a "loss" to other property in the same event, which is covered under a Commercial Property or Inland Marine Coverage Part issued by us, only the highest deductible applicable to those coverages will be applied to the "loss".

G. Employee As Insured - Auto Hired In The Employee's Name

Section II - Liability Coverage, Paragraph A.1. is amended to add the following:

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

H. Employees As Insureds - Autos Not Owned, Hired, Or Borrowed

Section II - Liability Coverage, Paragraph A.1. is amended by adding the following:

1. Who Is An Insured
   
   f. Any of your "employees" while using a covered "auto" in your business or your personal affairs, provided you do not own, hire, or borrow that "auto", and provided that your "employee" does not hire that "auto" in his name.

I. Fellow Employee Exclusion

Section II - Liability Coverage, Paragraph B.5. Fellow Employee is amended by adding the following:

5. Fellow Employee

But this exclusion does not apply if the "bodily injury" results from the use of a covered "auto" you own or hire. Coverage is excess over any other collectible insurance.

J. Fire Department Service Charge

Section III - Physical Damage Coverage, Paragraph A.4. is amended by adding the following:

4. Coverage Extensions

   c. Fire Department Service Charge

When a fire department is called to save or protect a covered "auto", its equipment, its contents, or occupants from a covered cause of loss, we will pay up to $1,500 for your liability for fire department service charges:

(1) Assumed by contract or agreement prior to loss; or
(2) required by local ordinance.

No deductible applies to this additional coverage.

K. Glass Repair - Waiver Of Deductible

Section III - Physical Damage Coverage, Paragraph D. is amended by adding the following:

D. Deductible

No deductible applies to glass damage otherwise covered if the glass is repaired in a manner acceptable to us, rather than replaced.

L. Hired Auto Physical Damage Coverage

If Comprehensive, Specified Causes of Loss, or Collision coverage is provided by this policy, you may extend that coverage to apply to Physical Damage "loss" to hired "autos". We will provide coverage equal to the broadest coverage available to any covered "auto" shown in the Declarations.

The most we will pay for "loss" to a hired "auto" in any one "accident" is the lesser of:

1. $75,000;
2. The actual cash value of the damaged or stolen property as of the time of the "loss"; or
3. The actual cost of repairing or replacing the damaged or stolen property with other property of like kind or quality.
For each hired "auto" our obligation to pay "loss" will be reduced by a deductible equal to the highest deductible applicable to any owned "auto" for that coverage. No deductible will be applied to "loss" caused by fire or lightning.

We will also pay up to $500 per "accident" for loss of use of the hired "auto" if it results from an "accident" for which you are legally liable. The owner-lessor must suffer an actual financial "loss" for this coverage to apply.

This Hired Car Physical Damage Coverage is excess over any other collectible insurance.

M. Knowledge Of Accident, Claim, Suit, Or Loss

Section IV - Business Auto Conditions, Paragraph A. Loss Conditions, Item 2. Duties in the Event of Accident, Claim, Suit, or Loss, Subparagraph a. is amended by adding the following:

This condition applies only when the "accident" or "loss" is known to:

1. You, if you are an individual;
2. A partner, if you are a partnership;
3. An executive officer or insurance manager, if you are a corporation; or
4. A member or manager, if you are a limited liability company.

N. Loan Or Lease Gap Coverage

Section III - Physical Damage Coverage, Paragraph A. Coverage is amended by the addition of the following:

d. Loan Or Lease Gap Coverage

In the event of a total "loss" to a covered "auto", we will pay any unpaid amount due on the lease or loan for a covered "auto" less:

1. The amount paid under the Physical Damage Coverage Section of the policy; and
2. Any:
   a. Overdue lease/loan payments at the time of the "loss";
   b. Financial penalties imposed under a lease for excessive use, abnormal wear and tear, or high mileage;
   c. Security deposits not returned by the lessor;
   d. Costs for extended warranties, Credit Life Insurance, Health, Accident, or Disability Insurance purchased with the loan or lease;
   e. Carry-over balances from previous loans or leases;
   f. The dollar amount of any unrepaired damage which occurred prior to the date of a total loss, in which the cost of repairs plus the salvage value exceeds the actual cash value; and
   g. All refunds paid or payable to you as a result of the early termination of the lease or loan agreement.

O. Locksmith Services

Section III - Physical Damage Coverage, Paragraph A. Coverage is amended by the addition of the following:

e. Locksmith Services

We will pay up to $100 for necessary locksmith services incurred because keys to a covered "auto" have been lost, stolen, or damaged. No deductible applies to this coverage.

P. Newly Acquired Or Formed Organizations

Section II - Liability Coverage, Paragraph A., Coverage, Item 1. Who Is An Insured is amended by adding the following:

d. Any subsidiary which is a legally incorporated entity of which you own a financial interest of more than 50% of the voting stock on the effective date of this coverage form.

However, the insurance afforded by this provision does not apply to any subsidiary that is an "insured" under any other automobile liability policy, or would be an "insured" under such policy but for termination of such policy or the exhaustion of such policy's limits of insurance.

e. Any organization that is newly acquired or formed by you and over which you maintain majority ownership.

The insurance provided by this provision:

1. Is effective on the date of acquisition or formation, and is afforded for 180 days after such date;
2. Does not apply to "bodily injury" or "property damage" resulting from an "accident" that occurred before you acquired or formed the organization;
3. Does not apply to any newly acquired or formed organization that is a joint venture or partnership; and
4. Does not apply to an insured under any other automobile liability policy, or which would be an insured under such a policy but for the termination of such policy or the exhaustion of such policy's limits of insurance.
Q. Personal Effects
 Section III - Physical Damage Coverage, Paragraph A. Coverage, Item 4. Coverage Extensions is amended by the addition of the following:

d. Personal Effects
 We will pay up to $750 for "loss" to personal effects which are:
 (1) Owned by an "insured"; and
 (2) In or on a covered "auto".
 This coverage applies only in the event of a total theft of a covered "auto". No deductible applies to this coverage. Tapes, records, discs, or other similar devices used with audio, visual, or data electronic equipment are not considered personal effects.

R. Supplementary Payments Amended
 Section II - Liability Coverage, Paragraph A. Coverage, Item 2. Coverage Extensions, Subparagraphs a.(2) and a.(4) are deleted and replaced by the following:

a. Supplementary Payments
 (2) Up to $5,000 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.
 (4) 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.

S. 30 Day Worldwide Coverage Territory
 Section IV - Business Auto Conditions, Paragraph B.7.b.(5) is deleted and replaced by the following:

7. Policy Period, Coverage Territory
b. Within the coverage territory.

(5) Anywhere in the world if:
 (a) A covered "auto" of the private passenger type, "light truck", or "medium truck", is leased, hired, rented, or borrowed without a driver for a period of 30 days or less; and
 (b) The "insured's" responsibility to pay damages is determined in a "suit" on the merits, in the United States of America, Puerto Rico, or Canada, or in a settlement we agree to.

Definitions
 "Light truck" is a truck that has a gross vehicle weight (GVW) of 10,000 pounds or less.
 "Medium truck" is a truck that has a gross vehicle weight (GVW) of 10,001-20,000 pounds.

We also cover "loss" to, or "accidents" involving a covered "auto" while being transported between any of these places.

T. Towing And Labor
 Section III - Physical Damage Coverage, Paragraph A. Coverage, Item 2. is deleted and replaced by the following:

2. Towing And Labor
 We will pay towing and labor costs incurred up to the limits shown below, each time a covered "auto" classified and rated as a private passenger type, "light truck", or "medium truck" is disabled:
 a. For private passenger type vehicles or "light trucks" we will pay up to $75 per disablement. "Light trucks" are trucks that have a gross vehicle weight (GVW) of 10,000 pounds or less.
 b. For "medium trucks" we will pay up to $150 per disablement. "Medium trucks" are trucks that have a gross vehicle weight (GVW) of 10,001-20,000 pounds.

However, the labor must be performed at the place of disablement. This towing and labor coverage does not apply to loss covered by e. Locksmith Services.

U. Unintentional Failure to Disclose Hazards
 Section IV - Business Auto Conditions, Paragraph B. General Conditions is amended by adding the following:

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

V. Waiver Of Transfer Of Rights Of Recovery Against Others To Us
 Section IV - Business Auto Conditions, Paragraph A., Loss Conditions, Item 5. is amended by the following condition:

We waive the right of recovery we may have against any person or organization because of payments we make for injury or damage arising out of the ownership, maintenance, or use of a covered "auto". This waiver applies only to the person or organization which, before the loss, you have agreed in writing to waive your right of recovery.

Includes copyrighted material of Insurance Services Office, Inc. with its permission.