

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CHANGE TO LIMITS OF INSURANCE

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS LIABILITY COVERAGE FORM

The following provision replaces **D.1.**

1. The Limits of Insurance shown in the Declarations and the rules below fix the most **we** will pay regardless of the number of:

- a. Insureds;**
- b. Claims made or suits brought;**
- c. Persons or organizations making claims or bringing suits; or**
- d. Policy terms involved.**

All **bodily injury, property damage** and **personal and advertising injury** resulting from one accident or from continuous or repeated exposure to the same general conditions is considered the result of one loss.

This endorsement is part of **your** policy. It supersedes and controls anything to the contrary. It is otherwise subject to all the terms of the policy.

SPECIMEN