

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL NAMED INSURED COVERAGE EXPLANATION

The coverage that is provided by this policy that is for an "Additional Named Insured" is limited to the vicarious liability that is a direct result of the actions or that is a direct result of the operations of the "Named Insured". This policy does not provide for coverage and does not provide for a defense for any loss or for a defense to a claim that may be ascribed to the actions or to any loss that may be attributable to the negligence of an "Additional Named Insured".