

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**VIRGINIA EMERGENCY SERVICES –  
VOLUNTEER FIREFIGHTERS' AND  
WORKERS' INJURIES LIMITED EXCLUSION**

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM

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

**Liability Coverage** is changed by adding the following exclusion:

This insurance does not apply to:

1. "Bodily injury" to any volunteer firefighter or other volunteer worker of the "insured" if sustained while such person is:
  - a. Engaged in volunteer firefighting, rescue squad or ambulance corps operations; and
  - b. Entitled to workers' compensation benefits.
2. The exclusion in Paragraph 1. does not apply to "bodily injury" to any fellow volunteer firefighter or other volunteer worker of the "insured" if sustained in the course of volunteer firefighting, rescue squad or ambulance corps operations.

SPECIMEN ONLY