

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

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SPECIMEN ONLY

# FIRE LEGAL LIABILITY COVERAGE – GARAGES

This endorsement modifies insurance provided under the following:

GARAGE COVERAGE FORM

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

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below.

Endorsement Effective:	Countersigned By:
Named Insured:	(Authorized Representative)

## SCHEDULE

Description of Premises	Limit of Insurance for Any One Fire	Rate (Per \$100 of Limit)	Premium
	\$		\$

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

LIABILITY COVERAGE for "garage operations" is changed as follows:

- A.** The insurance applies to "property damage" caused by fire to premises while rented to you or temporarily occupied by you with the permission of the owner.
- B.** Exclusions **3.** through **17.** do not apply to the insurance provided by this endorsement.
- C.** Subject to the Aggregate Limit of Insurance – "Garage Operations" – Other Than Covered "Autos", the most we will pay for all "property damage" resulting from any one fire is the limit shown in the Schedule of the Fire Legal Liability Coverage – Garages Endorsement.
- D.** This insurance is excess over any collectible property insurance (including any deductible portion of that insurance) available to the "insured".