

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**VIRGINIA AUTOS LEASED, HIRED, RENTED OR
BORROWED WITH DRIVERS – PHYSICAL
DAMAGE COVERAGE**

This endorsement modifies insurance provided under the following:

- BUSINESS AUTO COVERAGE FORM
- BUSINESS AUTO PHYSICAL DAMAGE COVERAGE FORM
- GARAGE COVERAGE FORM
- MOTOR CARRIER COVERAGE FORM
- TRUCKERS COVERAGE FORM
- TRUCKERS ENDORSEMENT

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.

Named Insured:
Endorsement Effective Date:

SCHEDULE

Only those "autos" that are leased, hired, rented or borrowed with drivers that are described or designated below:

Physical Damage Coverage				
Coverages	Designated Or Covered "Auto" Vehicle Number	Limit Of Insurance	Estimated Annual Cost Of Hire	Premium
Comprehensive		Least Of Actual Cash Value, Cost Of Repair, Or Limit Of Insurance \$	\$	\$
		Deductible For Each Covered Auto, But No Deductible Applies To Loss Caused By Fire Or Lightning \$		

2. Any Comprehensive Coverage Deductible shown in the Schedule does not apply to "loss" caused by fire or lightning.
- E. Paragraph 5.b. of the **Other Insurance** Condition in the Business Auto, Garage and Business Auto Physical Damage Coverage Forms is replaced by the following:
- 5. Other Insurance**
- b. For Hired Auto Physical Damage Coverage, any covered "auto" you lease, hire, rent or borrow is deemed to be a covered "auto" you own.

- F. Paragraph 5.d. of the **Other Insurance – Primary And Excess Insurance Provisions** Condition in the Truckers Coverage Form and Truckers Endorsement and Paragraph 5.f. of the **Other Insurance – Primary And Excess Insurance Provisions** Condition in the Motor Carrier Coverage Form are replaced by the following:

Other Insurance – Primary And Excess Insurance Provisions

For Hired Auto Physical Damage Coverage, any covered "auto" you lease, hire, rent or borrow is deemed to be a covered "auto" you own.

SPECIMEN ONLY