



**COVERAGE PART II  
SPECIAL PROVISIONS**

Attached to and made part of Coverage Part 2, **Personal Umbrella** or **Excess Liability**. Any of the following clauses indicated by an "X" apply to this coverage part.

**SPECIAL PROVISIONS:**

- [ ] Auto Liability Exclusion: This coverage part shall not apply to any "occurrences" arising out of:
  - a. The ownership, maintenance, use, operation, loading or unloading of any owned, hired or leased "auto";
  - b. The entrustment by an "insured" of an "auto" to any person;
  - c. Vicarious liability, whether or not statutorily imposed, for the actions of a child or minor using an "auto".

This exclusion does not apply to:

- a. A trailer not towed by or carried on an "auto"; or
- b. An "auto" not subject to motor vehicle registration which is:
  - (1) Used to service an "insured's" residence;
  - (2) Designed for assisting the handicapped; or
  - (3) In dead storage on an insured location.

- [ ] Designated Automobile Exclusion: The coverage part shall not apply to "occurrences" arising out of the ownership, maintenance, operation, use, loading or unloading, entrustment to others, or supervision of any "auto" described below in the Schedule of Designated Auto(s).  
Automobiles: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

- [ ] Designated Driver Exclusion: This coverage part shall not apply to any "occurrences" arising out of:
  - a. The ownership, maintenance, use, operation, loading or unloading of any owned, hired or leased "auto" by the individual(s) named below:

**Excluded Driver(s)**

**Vehicle(s) Description**

This exclusion does not apply to:

- a. A trailer not towed by or carried on an "auto"; or
- b. An "auto" not subject to motor vehicle registration which is:
  - (1) Used to service an "insured's" residence;
  - (2) Designed for assisting the handicapped; or
  - (3) In dead storage on an insured location.

It is agreed that the person named above will not operate the vehicle(s) described above, or any replacement thereof, under any circumstances whatsoever.



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[ ] Designated Premises Exclusion: This coverage part shall not apply to:
"Bodily injury" or "property damage" arising out of:
1. Ownership, maintenance, or use of the premises or any property located on such premises, described below in the Schedule of Designated Premises;
2. Operations on such premises or elsewhere which are necessary or incidental to the ownership, maintenance or use of such premises;
3. Goods or products manufactured at or distributed from such premises.
Premises: \_\_\_\_\_

[ ] Designated Recreational Motor Vehicle Exclusion: This coverage part shall not apply to "occurrences" arising out of the ownership, maintenance, operation, use, loading or unloading, entrustment to others, or supervision of any recreational motor vehicle described below in the Schedule of Designated Recreational Motor Vehicles(s).
Motor Vehicles: \_\_\_\_\_

[ ] Designated Watercraft Exclusion: This coverage part shall not apply to "occurrences" arising out of the ownership, maintenance, operation, use, loading or unloading, entrustment to others, or supervision of any watercraft described below in the Schedule of Designated Watercraft.
Watercraft: \_\_\_\_\_

[ ] Farm Operations Exclusion: This coverage part shall not apply to "occurrences" arising out of any farm operations and acreage owned and/or co-owned by the "insured". This exclusion also applies to losses arising out of the use or operation of farm equipment or farm machinery.

[ ] Motor Home Endorsement: It is agreed that no coverage will extend to the motor home described herein while the motor home is loaned, leased, or rented to others.

[ ] U.S. Longshoremen & Harborworkers Exclusion: For the purposes of this Endorsement only, the coverage part is amended as follows:

This Coverage part shall not apply to:

- 1. Any "occurrences" arising out of:
a. The United States Longshoremen's and Harbor Workers' Compensation;
b. The Jones Act; or
c. Any other admiralty jurisdiction or Maritime Employers' Liability Act, in any amendments thereto.



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2. "Bodily injury" to:
- a. An employee, or his/her spouse, child, parent, or sibling, arising out of and in the course of employment by the insured in any maritime duty, including but not limited to:
    - i. A longshoreman and/or harbor worker; or
    - ii. A master or member of the crew of any vessel.

This exclusion applies:

- a. Whether the "Insured" may be liable as an employer or in any other capacity; and
- b. To any obligation to share damages with or repay someone else who must pay damages because of injury.

- [ ] Watercraft Liability Exclusion: This coverage part shall not apply to "occurrences" arising out of the ownership, maintenance, operation, use, loading or unloading, entrustment to others, or supervision of any watercraft.
- [ ] Animal Exclusion: This coverage part shall not apply to "bodily injury" or "property damage", caused by an animal owned by or in the care of the insured.