THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

BROADENED GARAGE LIABILITY – DEFECTIVE PRODUCTS AND FAULTY WORK

This endorsement modifies insurance provided under the following:

GARAGEKEEPERS COVERAGE PART
COMMERCIAL GENERAL LIABILITY COVERAGE FORM

With respect only to those locations where you conduct “garage operations”, insurance provided under Coverage A Bodily Injury And Property Damage Liability in Section I – Coverages is amended as follows:

A. Additional Coverage

1. Coverage For Your Defective Product
   Except for “property damage” to property held by any insured for sale or storage, Exclusion k. Damage To Your Product under Paragraph B. Exclusions does not apply with respect to your “garage operations”.

2. Coverage For Your Faulty Work
   Paragraph (6) of Exclusion j. Damage To Property and Paragraph l. Damage To Your Work do not apply with respect to your “garage operations”.

B. The following is added to Section III – Limits Of Insurance:

8. Special Property Damage Deductible
   Any obligation by us to pay sums on your behalf because of “property damage” to, or arising out of, “your product” or “your work” applies only to sums in excess of the greater of:
   a. $1,000; or
   b. The Special Percentage Property Damage Deductible shown in the Declarations;
   for any one “occurrence”.
   If we pay all or any part of such deductible to settle any claim or “suit”, you shall promptly upon notification of such payment by us reimburse us for the amount of the deductible that has been paid by us.
   This deductible provision supercedes any other deductible provision that applies to “your product” and “your work”. 