

LIMITS OF INSURANCE FOR EXCESS AUTO LIABILITY COVERAGE

Endorsement Effective Date: July 1, 2015

This endorsement modifies insurance provided under the following:

VOLUNTEERS INSURANCE SERVICE COMBINED EXCESS LIABILITY POLICY

In consideration of the premium charged, it is understood and agreed that Section III - Limits of Insurance, A. is deleted and replaced with the following:

A. The most that we will pay under the Volunteer Excess Auto Liability coverage is subject to the following:

1. The Each Accident limit of liability is the most that we will pay under the Volunteer Excess Auto Liability coverage for the "insured's" liability to others for "bodily injury," "property damage" and "personal injury" for an accident, regardless of the number of autos involved in the accident, the number of "insureds" involved in the accident, the number of claims made or "suits" brought for the accident, the number of persons or organizations making claims or bringing "suits" for the accident.

The Each Accident limit of liability shall be the lesser of the following amounts:

- a. \$500,000;
 - b. If the "insured" had primary automobile liability insurance in effect at the time of the accident and that primary insurance provides a limit of liability for each accident, three times the amount of that limit of liability;
 - c. If the "insured" did not have primary automobile liability insurance in effect at the time of the accident but the applicable state financial responsibility law at the time of the accident provides a limit of liability for each accident, three times the amount of that limit of liability.
2. The Each Person limit of liability is the most that we will pay under the Volunteer Excess Auto Liability coverage for the "insured's" liability to another person for "bodily injury" for an accident.

The Each Person Bodily Injury limit of liability shall be the lesser of the following amounts:

- a. \$500,000;
- b. If the "insured" had primary automobile liability insurance in effect at the time of the accident and that primary insurance provides a limit of liability for "bodily injury" for each person for each accident, three times the amount of that limit of liability, but if the primary insurance provides for a different limit of liability for only certain types of "bodily injury," such as death or spinal cord injury, then three times the amount of that limit of liability but only for the "insured's" liability for that specific type of "bodily injury";
- c. If the "insured" did not have primary automobile liability insurance in effect at the time of the accident but the applicable state financial responsibility law at the time of the accident provides a limit of liability for "bodily injury" for each person for each accident, three times the amount of that limit of liability, but if the state financial responsibility law provides for a different limit of liability for only certain types of "bodily injury," such as death or spinal cord injury, then three times the amount of that limit of liability but only for the "insured's" liability for that specific type of "bodily injury";
- d. The Each Accident limit of liability set forth in subparagraph 1 above.

3. The Bodily Injury limit of liability is the most that we will pay under the Volunteer Excess Auto Liability coverage for the "insured's" liability to others for "bodily injury" for an accident.

The Bodily Injury limit of liability shall be the lesser of the following amounts:

- a. \$500,000;
 - b. If the "insured" had primary automobile liability insurance in effect at the time of the accident and that primary insurance provides a limit of liability for "bodily injury" for each accident, three times the amount of that limit of liability, but if the primary insurance provides for a different limit of liability for only certain types of "bodily injury," such as death or spinal cord injury, then three times the amount of that limit of liability but only for the "insured's" liability to others for that specific type of "bodily injury";
 - c. If the "insured" did not have primary automobile liability insurance in effect at the time of the accident but the applicable state financial responsibility law provides a limit of liability for "bodily injury" for each accident, three times the amount of that limit of liability, but if the state financial responsibility law provides for a different limit of liability for only certain types of "bodily injury," such as death or spinal cord injury, then three times the amount of that limit of liability but only for the "insured's" liability to others for that specific type of "bodily injury";
 - d. The Each Accident limit of liability set forth in subparagraph 1 above.
4. The property damage limit of liability is the most that we will pay under the Volunteer Excess Auto Liability coverage for the "insured's" liability to others for "property damage" for an accident.

The Property Damage limit of liability shall be the lesser of the following amounts:

- a. \$500,000;
- b. If the "insured" had primary automobile liability insurance in effect at the time of the accident and that primary insurance provides a limit of liability for "property damage" for each accident, three times the amount of that limit of liability;
- c. If the "insured" did not have primary automobile liability insurance in effect at the time of the accident but the applicable state financial responsibility law at the time of the accident provides a limit of liability for "property damage" for each accident, three times the amount of that limit of liability;
- d. The Each Accident limit of liability set forth in subparagraph 1 above.