



REDEFINITION OF INSURED

For Use With LS-1, LS-3 or LS-5

Refer to Supplemental Declarations if information is not shown on this form.

We provide coverage under this endorsement subject to the *terms* contained in the General Policy provisions.

DEFINITIONS

When the *named insured* is organized as a limited liability company, the definition of *insured* as shown in the policy is deleted and replaced by the following amended definition:

Insured-Each of the following is an *insured* under the conditions and limitations set forth below:

- a. if the *named insured* is an individual, both the individual and his/her spouse are *insureds* but only with respect to the conduct of a *business* of which he/she is the sole proprietor.
- b. if the *named insured* is a partnership or joint venture, any partner or member and their spouses is an *insured* but only with respect to the conduct of the *business*.
- c. if the *named insured* is an organization, the executive officers, members of the board of trustees, directors, and governors are *insureds* while acting within the scope of their duties as officers and directors. Stockholders are also *insureds* but only with respect to their liability as stockholders.
- d. if the *named insured* is a limited liability company, the members and managers are *insureds* while acting within the scope of their duties as members and managers.
- e. any person (other than an employee of the *named insured*) or organization while acting as real estate manager for the *named insured*.
- f. with respect to the operation, for the purpose of locomotion upon a public highway, of *mobile equipment* registered under any motor vehicle registration law:
 - (i) an employee of the *named insured* while operating any such equipment in the course of his/her employment; and
 - (ii) any other person while operating with the permission of the *named insured* any such equipment registered in the name of the *named insured* and any other person or organization legally responsible for such operation, but only if there is no other valid and collectible insurance available, either on a primary or excess basis, to such person or organization;

provided that no person or organization shall be an *insured* under this paragraph (f) with respect to:

- 1) *bodily injury* to any co-employee of the person driving the equipment; or
 - 2) *property damage* to property owned by, rented to, in charge of or occupied by the *named insured* or the employer of any person described in subparagraph (ii).
- g. each of the following is also an *insured*:
- 1) any person or organization having proper temporary custody of *your* property if *you* die, but only:
 - a) with respect to liability arising out of the maintenance or use of that property; and
 - b) until *your* legal representative has been appointed.
 - 2) *your* legal representative if *you* die, but only with respect to duties as such. That representative will have all *your* rights and duties under this General Liability Coverage.

This insurance DOES NOT APPLY to liability arising out of the conduct of any partnership, joint venture, or limited liability company of which the *insured* is a partner or member and which is not designated in this policy as a *named insured*.