THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LIMITATION - TOW VEHICLE NAMED OPERATOR(S)

This endorsement modifies insurance provided under the following:

PROTECTION AND INDEMNITY COVERAGE FORM VESSEL PHYSICAL DAMAGE COVERAGE FORM

The **Towing** exclusion of this policy shown under **EXCLUSIONS** is deleted in its entirety and replaced with the following.

Towing

"We" do not pay for "bodily injury" or "property damage" arising directly or indirectly out of, relating to, contributed to, or caused by any over-the-road transit of any "vessel".

However, "we" will pay for "property damage" arising out of over-the road transit of any "vessel" for the operators named in the Schedule below, who have met three years of acceptable MVR rating criteria.

SCHEDULE

Named Operator:	

No coverage will be provided for additional operators unless they meet the same MVR rating criteria as stated above and "we" have agreed to it in writing by adding an endorsement to this policy.

For the purposes of this endorsement, an operator is a person that is at the wheel or controls, solely in control, and exclusively working all aspects of movement and use of the tow or transport vehicle towing or transporting the "vessel" while the "vessel" is moving or during operations and use.

All other terms and conditions of this policy remain unchanged.

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