

PLEASE READ THIS ENDORSEMENT CAREFULLY, AS IT MODIFIES THE POLICY.

MAXIMUM LIABILITY LIMIT WITH MULTIPLE POLICIES

This endorsement modifies insurance provided under the following:

HOME-GUARD®
MOBILE HOME-GUARD
PERSONAL LIABILITY
FARM-GUARD®
OWNERS, LANDLORDS & TENANTS

Under **Limits of Liability** of the liability coverage part of the policy, the following paragraph is added:

If this policy and any other policy issued to “you” by “us” or a Grinnell Mutual Member apply to the same “occurrence”, the maximum limit of our liability under all the policies shall not exceed the highest applicable limit of liability under any one policy. This condition does not apply to any policy issued by “us” to apply specifically as umbrella insurance over this policy.

DEFINITIONS

The following definition is added:

“Occurrence” means an accident, as perceived from the viewpoint of a reasonable person, causing unexpected “bodily injury” or “property damage” during the policy period. Continuous or repeated exposure to substantially the same harmful conditions, whether producing single or multiple instances of “bodily injury” or “property damage”, constitutes a single “occurrence”.

All other terms and conditions of this policy apply.