

The following endorsement applies only if form number PGA-510B appears on **your Declarations page**:

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**PGA.510B ADDITIONAL INSURED – LESSOR**

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Any liability coverage provided by this policy for **your leased auto** also applies to the lessor named in this endorsement as an additional insured. This insurance is subject to the following additional provisions:

1. **We** will pay damages for which the lessor becomes legally responsible only if the damages arise out of acts or omissions of:
  - a. any **relative**; or
  - b. any other person using **your leased auto** except the lessor or any employee or agent of the lessor.
2. The lessor is not responsible for paying premiums.
3. The designation of the lessor as an additional insured shall not operate to increase our limits of liability.

Any Coverage for Damage to the **insured Auto** provided by this policy for **your leased auto** is subject to the following additional provisions:

1. Loss of damage under Coverage for Damage to the **insured Auto** shall be paid as interests may appear to you and the lessor shown in this endorsement or as Loss Payee in the Declarations.
2. This insurance covering the interest of the loss payee shall; not become invalid because of your fraudulent acts or omissions, unless the loss results from your conversion, secretion or embezzlement of your covered auto.
3. When **we** pay the lessor, **we** shall, to the extent of payment, be subrogated to the lessor's rights of recovery.

**We** reserve the right to cancel the policy as permitted by the policy terms. The cancellation shall terminate this agreement as to the lessor's interest. **We** will give the same advance notice of cancellation to the lessor as **we** give to the named insured shown in the Declarations.

**Your leased auto** in this endorsement means:

1. An auto, shown in the Declarations or in this endorsement, which you lease for a continuous period of at least six months under a written agreement which requires you to provide primary insurance for the lessor; and
  2. Any substitute or replacement auto furnished by the lessor named in this endorsement.
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