ADDITIONAL INSURED

All provisions of the policy apply unless modified by this endorsement.

Any liability and any required no-fault coverages afforded by this policy for the auto shown in the Declarations also apply to the person or organization named as an additional insured for that auto.

1. We will pay damages for which that person or organization becomes legally responsible only if the damages arise out of acts or omissions of:
   a. You or any "resident relative"; or
   b. Any other person using the auto shown in the Declarations, except the lessor or any employee or agent of the lessor using "your leased auto".
2. "Your leased auto" means:
   a. An auto shown in the Declarations 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
   b. Any substitute or replacement auto furnished by the lessor named in the Declarations.
3. If we terminate this policy, notice will also be mailed to the additional insured.
4. The additional insured is not responsible for payment of premium.
5. The designation of an additional insured will not operate to increase our limits of liability.

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