



FOUNDERS INSURANCE COMPANY

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Memo

To: Founders Agents

From: Brandy Heglar

Fax:

Pages: 2

Phone:

Date: 9/20/2007

Re: **Garage Liability (Driveway Endorsement)**

For those of you that write our garage liability product for businesses located in the city of Chicago, we are now offering a Driveway Endorsement. This coverage is required by any business located within Chicago city limits that has a driveway that crosses a city sidewalk. The limit on this coverage is \$1,000,000 as required by the city and the premium for this coverage is \$500 on an annual policy. If you have any questions or concerns, please feel free to contact us.

Sincerely,

Brandy Heglar
Marketing

September 20, 2007

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

DRIVEWAY ENDORSEMENT

This endorsement modifies insurance provided under the following:

ILLINOIS GARAGE LIABILITY POLICY

The limit of liability with respect to the interest of the city of Chicago, as an additional insured, under the statutory requirements for use of public way permits for driveways is \$1,000,000 Combined Single Limit (CSL) for Coverages A and B. This coverage only applies to each driveway approach at the location(s) stated in the Declarations.

This endorsement does not increase the limits of liability for any other insured. If coverage under this endorsement is triggered, the limits of liability for any insured other than the city of Chicago shall be as stated in the Declarations and the city of Chicago shall be entitled to coverage up to \$1,000,000 CSL for Coverages A and B, but in no event shall the total limit of liability for bodily injury and property damage arising out of any one accident exceed \$1,000,000 CSL for Coverages A and B regardless of the number of insureds, including the city of Chicago. No stacking shall be allowed.

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