

Form #OCS1014 - Innkeeper's Liability Extension
(Rev. 31 January 2011)

APPLICABLE TO THE COMMERCIAL GENERAL LIABILITY FORM:

It is agreed that Coverage A is extended to include all sums which the Insured shall become legally obligated to pay by reason of liability for damages because of injury to, destruction of or loss of property belonging to guests at the premises while such property is within the premises, or in the possession of the Insured.

It is further agreed that with respect to this extension only, the limit of the Insurer's liability for all damages because of loss of property of any one guest is the amount shown in the Declarations.

The total limit of the Insurer's liability for all damages because of loss of property during the policy term is, subject to the above provision respecting each guest, the amount shown in the Declarations.

Any payment made by the Insurer on account of such damages shall reduce the limits of the Insurer's liability by the amount so paid.

Each claim for loss or damage shall be adjusted separately and from each such adjusted claim the amount shown in the Declarations shall be deducted.

It is also understood and agreed that the exclusions shown in the Commercial General Liability form are deleted in respect to this extension only and the following exclusions are substituted therefore:

This extension does not apply:

- (a) to any liability assumed by the Insured under any express contract or agreement;
- (b) to any loss as to which the Insured has released any person or organization from his or its legal liability;
- (c) to any loss caused by the spilling, upsetting or leakage of any food or liquid
- (d) to any vehicle, or its equipment, accessories, appurtenances or any property contained therein;
- (e) to any articles carried or held by a guest as samples or for sale or for delivery after sale;
- (f) to any dishonest act by the Insured or the Insured's employees or persons to whom the property is entrusted;
- (g) to any property in the care, custody or control of the Insured for laundering or cleaning other than the Insured's legal liability for loss or damage by fire;
- (h) to any mysterious disappearance.

Except as otherwise provided in this Form, all terms, provisions and conditions of this Policy shall have full force and effect