

**AMERICAN INTER FIDELITY EXCHANGE
COMMERCIAL AUTO POLICY
ENDORSEMENT TO POLICY NO.:**

NAMED INSURED:
ADDRESS:

THIS ENDORSEMENT EFFECTIVE: From: 00/00/0000 To: 00/00/0000

12:01 A.M. Prevailing Local Time At The Named Insured's Address Stated Above

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

GARAGING OR SECURED YARD WARRANTY ENDORSEMENT

The assured hereby warrants and agrees that the insured vehicle will be either:

1. Garaged in a securely closed and locked building; or
2. Parked in a fully enclosed yard which is securely closed and locked, or which is under constant surveillance, or on a 24 hour guarded lot; or
3. Parked adjacent to and on (but not on a public road), the insured(s) place of permanent residence; and
4. In the event of a claim being made and the insured vehicle was not located at a location covered by paragraphs 1-3 of this endorsement, the following will apply:
 - a. The vehicle must have been parked or garaged at the theft location on a temporary basis;
 - b. The temporary basis cannot exceed 72 hours from the time the vehicle was first parked at said location
 - c. It will be the responsibility of the insured to demonstrate and prove the temporary parking or garaging was less than 72 hours from the time the vehicle was first parked or garaged at said location.
 - d. This paragraph is not applicable if the insured vehicle is at a commercial repair or maintenance facility
5. The insured must make a police report to the applicable police agency within 48 hours of discovering the alleged theft of the insured vehicle and shall furnish the police report to the company.

The insured vehicle has all the openings closed and securely locked and keys removed, in so far as local regulations permit.

Any claim for damage or loss arising directly or indirectly from failure to follow or adhere to these conditions and warranties shall be excluded under this policy.

All other terms of the policy remain unchanged.

THIS ENDORSEMENT DATED THE ____ DAY OF ____, 2026

AMERICAN INTER FIDELITY EXCHANGE,

Lex Venditti

AUTHORIZED COMPANY REPRESENTATIVE

-