

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

OIL OR GAS OPERATIONS – NONOPERATING, WORKING INTERESTS

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

A. Section II – Who Is An Insured is amended to include as an additional insured any owner, co-owner, party of joint venture, mining partner or limited liability company having a nonoperating working interest in any oil or gas lease of which you are the operator, but only with respect to their liability arising out of such nonoperating working interest.

However:

1. The insurance afforded to such additional insured only applies to the extent permitted by law; and
2. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.

To the extent insurance would be afforded under this endorsement, the limitation contained in the final paragraph of **Section II – Who Is An Insured** with respect to any partnership, joint venture or limited liability company not shown as a Named Insured in the Declarations does not apply.

B. With respect to the insurance afforded to these additional insureds, the following is added to **Section III – Limits Of Insurance:**

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

1. Required by the contract or agreement; or
 2. Available under the applicable Limits of Insurance shown in the Declarations;
- whichever is less.

This endorsement shall not increase the applicable Limits of Insurance shown in the Declarations.