



**HAMILTON**

Hamilton Select Insurance Inc  
PO BOX 5189  
Glen Allen, VA 23058

### COMMERCIAL GENERAL LIABILITY DECLARATIONS

<b>PRODUCER NAME &amp; ADDRESS:</b>	XS Brokers Insurance Agency Inc 13 Temple St., Quincy, Massachusetts, 02169	<b>POLICY #:</b>	SBHS00005402-01
<b>NAMED INSURED:</b>	554 Main Street Partners LLC	<b>RENEWAL OF POLICY #:</b>	SBHS00005402
<b>MAILING ADDRESS:</b>	3401 8th Street Northeast, Washington, DC, 20017		
<b>EFFECTIVE PERIOD:</b>	07/01/2024 at 12:01 AM to 07/01/2025 AT THE ADDRESS OF THE NAMED INSURED AS SHOWN ABOVE		

**IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU  
TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.**

LIMITS OF INSURANCE	
Aggregate Limits of Liability	\$2,000,000 General Aggregate (Other than Products / Completed Operations)  <u>Included</u> Products / Completed Operations Aggregate
Coverage A – Bodily Injury and Property Damage Liability	\$1,000,000 Any one occurrence subject to the Products / Completed Operations and General Aggregate Limits of Liability
Damage To Premises Rented To You Limit	\$50,000 Any one premises subject to the Coverage A occurrence and the General Aggregate Limits of Liability
Coverage B – Personal and Advertising Injury Liability	\$1,000,000 Any one person or organization subject to the General Aggregate Limit of Liability
Coverage C – Medical Payments	\$1,000 Any one person subject to the Coverage A occurrence and the General Aggregate Limit

DESCRIPTION OF BUSINESS	
<b>DESCRIPTION OF OPERATIONS:</b>	Lessor's Risk Only
<b>BUSINESS ENTITY TYPE:</b>	Corporation

CLASSIFICATION & RATING							
Loc #	Class code	Class Description	Exposure	Basis	Composite Rate	Final Rate	Premium
1	61217	Building or Premises, Bank or Office, Mercantile or Manufacturing, (Lessor's Risk Only)Maintained by Insured - For profit	74,047	Area	No	214.20	\$ 15,861
PLEASE SEE HSC2101 - SCHEDULE OF LOCATION(S) FOR DESCRIPTION OF LOCATIONS ON FILE WITH THE COMPANY							

PREMIUMS	
<b>TOTAL PREMIUM (MINIMUM AND DEPOSIT):</b>	\$ 15,702
<b>TOTAL COMPANY FEE:</b>	\$ 250
<b>TOTAL PAYABLE INCEPTION:</b>	\$ 15,952

AUDIT			
<b>POLICY SUBJECT TO AUDIT?</b>	Yes	<b>AUDIT PERIOD:</b>	Annual

ENDORSEMENTS	
Form(s) and Endorsements made part of this policy at time of issue: <b>See AP7004 - Schedule of Forms and Endorsements</b>	

**THESE DECLARATIONS, TOGETHER WITH THE COMMON POLICY CONDITIONS, COVERAGE PART(S) AND COVERAGE FORM(S) AND ANY ENDORSEMENT(S), COMPLETE THE ABOVE NUMBERED POLICY.**

This policy is insured by a company which is not admitted to transact insurance in the commonwealth, is not supervised by the commissioner of insurance and, in the event of an insolvency of such company, a loss shall not be paid by the Massachusetts Insurers Insolvency Fund under chapter 175D

Premium:	\$15,702.00
Carrier Program Fee	\$250.00
Policy Fee	\$248.00
Surplus Lines Tax	\$628.08
Total:	<b>\$16,828.08</b>

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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **WHERE TO REPORT A CLAIM**

You must report in writing any "claim" to:

**By Mail:**

Claims  
Hamilton Select Insurance Inc  
PO Box 5189  
Glen Allen, VA 23058

**By E-mail:**

HamiltonSelectClaims@Hamiltongroup.com

**PLEASE REFER TO THE POLICY FOR ANY NOTICE AND REPORTING PROVISIONS AND/OR DUTIES IN THE EVENT OF A "CLAIM".**



## PRIVACY NOTICE

We are committed to safeguarding your privacy. We understand your concerns regarding the privacy of your nonpublic personal information. No nonpublic personal information is required to be collected when you visit our websites; however, this information may be requested in order to provide the products and services described.

We do not sell nonpublic personal information to non-affiliated third parties for marketing or other purposes. We only use and share this type of information with non-affiliated third parties for the purposes of underwriting insurance, administering your policy or claim and other purposes as permitted by law, such as disclosures to insurance regulatory authorities or in response to legal process. Notwithstanding the foregoing, we may use this information for the purpose of marketing our own products and services to you.

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others; and/or
- Information we receive from consumer reporting agencies and inspection reports.

We do not disclose any nonpublic personal information about our customers/claimants or former customers/claimants to anyone, except as permitted by law.

We may disclose nonpublic personal information about you to the following types of third parties:

- Service providers, such as insurance agents and/or brokers and claims adjusters; and/or
- Other non-affiliated third parties as permitted by law.

We restrict access to nonpublic personal information about our customers/claimants to those individuals who need to know that information to provide products and services to our customers/claimants or as permitted by law. We maintain physical, electronic, and procedural safeguards to guard your nonpublic personal information.

*Residents of California:*

You may request to review and make corrections to recorded non-public personal information contained in our files. A more detailed description of your rights and practices regarding such information is available upon request. Please contact your agent/broker for instructions on how to submit a request to us.

## SCHEDULE OF FORMS

<b>Form #</b>	<b>Form Name</b>
AP7001 (01 22)	WHERE TO REPORT A CLAIM
AP7002 (07 21)	PRIVACY NOTICE
AP7004 (03 21)	SCHEDULE OF FORMS
HSC2101 (04 22)	SCHEDULE OF LOCATIONS
CG0001 (04 13)	CGL COVERAGE FORM
HSC2000 (05 22)	COMMON POLICY CONDITIONS - CASUALTY
IL0003 (09 08)	CALCULATION OF PREMIUM
HSC4009 (04 22)	PREMIUM BASIS ENDORSEMENT
HSC4010 (05 22)	PREMIUM AUDIT CONDITIONS
HSC2001 (05 22)	MINIMUM EARNED PREMIUM ENDORSEMENT
HSC4007 (05 22)	NON-STACKING OF LIMITS OF INSURANCE
CG2167 (12 04)	EXCLUSION - FUNGI AND BACTERIA
HSC3001 (05 22)	EXCLUSION - COMMUNICABLE DISEASE
HSC3007 (05 22)	EXCLUSION - ABSOLUTE AUTO AIRCRAFT OR WATERCRAFT
HSC3202 (06 22)	EXCLUSION - TOTAL POLLUTION - HOSTILE FIRE EXCEPTION
HSC3023 (05 22)	EXCLUSION - CYBER
HSC3026 (05 22)	EXCLUSION - HUMAN TRAFFICKING OR EXPLOITATION
HSC3100 (05 22)	ADDITIONAL EXCLUSIONS - SMALL BUSINESS CASUALTY
AP7300 (07 21)	NUCLEAR ENERGY LIABILITY EXCLUSION
AP7301 (07 21)	BIOMETRIC DATA EXCLUSION
AP7302 (01 22)	TRADE OR ECONOMIC SANCTIONS EXCLUSION
HSC5131 (05 22)	ADDITIONAL INSURED - MORTGAGEE, ASSIGNEE, OR RECEIVER AS REQUIRED BY WRITTEN CONTRACT
HSC5102 (05 22)	ADDITIONAL INSURED - AS REQUIRED BY CONTRACT
HSC5121 (05 22)	ADDITIONAL INSURED - MANAGERS OR LESSORS OF PREMISES AS REQUIRED BY WRITTEN CONTRACT
HSC4102 (05 22)	WAIVER OF TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US - WHERE REQUIRED BY WRITTEN CONTRACT
HSC2002 (05 22)	DEDUCTIBLE ENDORSEMENT
CG2139 (10 93)	CONTRACTUAL LIABILITY LIMITATION
HSC4002 (05 22)	LIMITATION OF COVERAGE TO DESIGNATED PREMISES
HSC4311 (06 22)	LIMITATION - ASSAULT, BATTERY, ABUSE OR MOLESTATION - SUPPLEMENTARY PAYMENTS WITHIN THE SUB-LIMITS
HSC2302 (06 22)	SECURED VACANT BUILDING WARRANTY ENDORSEMENT
HSC3009 (05 22)	EXCLUSION - TOTAL LIQUOR LIABILITY
HSC3010 (05 22)	EXCLUSION - MULTI-UNIT HABITATIONAL CONVERSION
HSC3016 (05 22)	EXCLUSION - EARTH MOVEMENT
HSC3022 (05 22)	EXCLUSION - ANIMAL
HSC3027 (06 22)	EXCLUSION - HABITABILITY
HSC3029 (06 22)	EXCLUSION - CANCER
HSC3030 (06 22)	EXCLUSION - AMUSEMENT RIDE, DEVICE OR ACTIVITY UNLESS SPECIFIED
HSC3032 (06 22)	EXCLUSION - RECREATIONAL ACTIVITY PARTICIPANTS
HSC3042 (06 22)	EXCLUSION - INJURY TO WORKER
HSC3061 (06 22)	EXCLUSION - FIREARMS AND WEAPONS
HSC3062 (06 22)	EXCLUSION - ALL CONSTRUCTION
HSC3063 (06 22)	EXCLUSION - FIRE OR FIRE-RELATED INJURY OR DAMAGE
HSC3064 (06 22)	EXCLUSION - WATER RELATED BODILY INJURY AND PROPERTY DAMAGE
HSC3024 (05 22)	EXCLUSION - WATER HAZARDS
CG2231 (07 98)	EXCLUSION - RIOT, CIVIL COMMOTION, OR MOB ACTION (GOVERNMENTAL SUBDIVISIONS)
HSC3057 (06 22)	EXCLUSION - SNOW OR ICE
HSC3054 (08 23)	EXCLUSION - DRUG RELATED BODILY INJURY
AP7000 (11 22)	SIGNATURE ENDORSEMENT
AP7003 (07 21)	OFAC ADVISORY NOTICE TO POLICY HOLDERS
AP7200 (01 22)	POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE



HAMILTON

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY**

**SCHEDULE OF LOCATIONS**

This endorsement modifies insurance provided under the following:

**GENERAL LIABILITY COVERAGE**

It is understood and agreed that the SCHEDULE OF LOCATIONS on the Declarations is amended to include the following additional locations:

<b>LOC #</b>	<b>ADDRESS OF ALL PREMISES YOU OWN, RENT OR OCCUPY</b>
1	542-554 Main Street, Worcester, Massachusetts, 01608

All other terms, conditions and exclusions remain unchanged.

# COMMERCIAL GENERAL LIABILITY COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations, and any other person or organization qualifying as a Named Insured under this policy. The words "we", "us" and "our" refer to the company providing this insurance.

The word "insured" means any person or organization qualifying as such under Section II – Who Is An Insured.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section V – Definitions.

## SECTION I – COVERAGES

### COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY

#### 1. Insuring Agreement

a. We will pay those sums that the insured becomes legally obligated to pay as damages because of "bodily injury" or "property damage" to which this insurance applies. We will have the right and duty to defend the insured against any "suit" seeking those damages. However, we will have no duty to defend the insured against any "suit" seeking damages for "bodily injury" or "property damage" to which this insurance does not apply. We may, at our discretion, investigate any "occurrence" and settle any claim or "suit" that may result. But:

- (1) The amount we will pay for damages is limited as described in Section III – Limits Of Insurance; and
- (2) Our right and duty to defend ends when we have used up the applicable limit of insurance in the payment of judgments or settlements under Coverages A or B or medical expenses under Coverage C.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under Supplementary Payments – Coverages A and B.

- b. This insurance applies to "bodily injury" and "property damage" only if:

- (1) The "bodily injury" or "property damage" is caused by an "occurrence" that takes place in the "coverage territory";

- (2) The "bodily injury" or "property damage" occurs during the policy period; and
  - (3) Prior to the policy period, no insured listed under Paragraph 1. of Section II – Who Is An Insured and no "employee" authorized by you to give or receive notice of an "occurrence" or claim, knew that the "bodily injury" or "property damage" had occurred, in whole or in part. If such a listed insured or authorized "employee" knew, prior to the policy period, that the "bodily injury" or "property damage" occurred, then any continuation, change or resumption of such "bodily injury" or "property damage" during or after the policy period will be deemed to have been known prior to the policy period.
- c. "Bodily injury" or "property damage" which occurs during the policy period and was not, prior to the policy period, known to have occurred by any insured listed under Paragraph 1. of Section II – Who Is An Insured or any "employee" authorized by you to give or receive notice of an "occurrence" or claim, includes any continuation, change or resumption of that "bodily injury" or "property damage" after the end of the policy period.
  - d. "Bodily injury" or "property damage" will be deemed to have been known to have occurred at the earliest time when any insured listed under Paragraph 1. of Section II – Who Is An Insured or any "employee" authorized by you to give or receive notice of an "occurrence" or claim:
    - (1) Reports all, or any part, of the "bodily injury" or "property damage" to us or any other insurer;
    - (2) Receives a written or verbal demand or claim for damages because of the "bodily injury" or "property damage"; or
    - (3) Becomes aware by any other means that "bodily injury" or "property damage" has occurred or has begun to occur.
  - e. Damages because of "bodily injury" include damages claimed by any person or organization for care, loss of services or death resulting at any time from the "bodily injury".

## **2. Exclusions**

This insurance does not apply to:

### **a. Expected Or Intended Injury**

"Bodily injury" or "property damage" expected or intended from the standpoint of the insured. This exclusion does not apply to "bodily injury" resulting from the use of reasonable force to protect persons or property.

### **b. Contractual Liability**

"Bodily injury" or "property damage" for which the insured is obligated to pay damages by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for damages:

- (1) That the insured would have in the absence of the contract or agreement; or
- (2) Assumed in a contract or agreement that is an "insured contract", provided the "bodily injury" or "property damage" occurs subsequent to the execution of the contract or agreement. Solely for the purposes of liability assumed in an "insured contract", reasonable attorneys' fees and necessary litigation expenses incurred by or for a party other than an insured are deemed to be damages because of "bodily injury" or "property damage", provided:
  - (a) Liability to such party for, or for the cost of, that party's defense has also been assumed in the same "insured contract"; and
  - (b) Such attorneys' fees and litigation expenses are for defense of that party against a civil or alternative dispute resolution proceeding in which damages to which this insurance applies are alleged.

### **c. Liquor Liability**

"Bodily injury" or "property damage" for which any insured may be held liable by reason of:

- (1) Causing or contributing to the intoxication of any person;
- (2) The furnishing of alcoholic beverages to a person under the legal drinking age or under the influence of alcohol; or
- (3) Any statute, ordinance or regulation relating to the sale, gift, distribution or use of alcoholic beverages.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in:

- (a) The supervision, hiring, employment, training or monitoring of others by that insured; or
- (b) Providing or failing to provide transportation with respect to any person that may be under the influence of alcohol;

if the "occurrence" which caused the "bodily injury" or "property damage", involved that which is described in Paragraph (1), (2) or (3) above.

However, this exclusion applies only if you are in the business of manufacturing, distributing, selling, serving or furnishing alcoholic beverages. For the purposes of this exclusion, permitting a person to bring alcoholic beverages on your premises, for consumption on your premises, whether or not a fee is charged or a license is required for such activity, is not by itself considered the business of selling, serving or furnishing alcoholic beverages.

### **d. Workers' Compensation And Similar Laws**

Any obligation of the insured under a workers' compensation, disability benefits or unemployment compensation law or any similar law.

### **e. Employer's Liability**

"Bodily injury" to:

- (1) An "employee" of the insured arising out of and in the course of:
  - (a) Employment by the insured; or
  - (b) Performing duties related to the conduct of the insured's business; or
- (2) The spouse, child, parent, brother or sister of that "employee" as a consequence of Paragraph (1) above.

This exclusion applies whether the insured may be liable as an employer or in any other capacity and to any obligation to share damages with or repay someone else who must pay damages because of the injury.

This exclusion does not apply to liability assumed by the insured under an "insured contract".

**f. Pollution**

- (1) "Bodily injury" or "property damage" arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of "pollutants":
- (a) At or from any premises, site or location which is or was at any time owned or occupied by, or rented or loaned to, any insured. However, this subparagraph does not apply to:
- (i) "Bodily injury" if sustained within a building and caused by smoke, fumes, vapor or soot produced by or originating from equipment that is used to heat, cool or dehumidify the building, or equipment that is used to heat water for personal use, by the building's occupants or their guests;
- (ii) "Bodily injury" or "property damage" for which you may be held liable, if you are a contractor and the owner or lessee of such premises, site or location has been added to your policy as an additional insured with respect to your ongoing operations performed for that additional insured at that premises, site or location and such premises, site or location is not and never was owned or occupied by, or rented or loaned to, any insured, other than that additional insured; or
- (iii) "Bodily injury" or "property damage" arising out of heat, smoke or fumes from a "hostile fire";
- (b) At or from any premises, site or location which is or was at any time used by or for any insured or others for the handling, storage, disposal, processing or treatment of waste;
- (c) Which are or were at any time transported, handled, stored, treated, disposed of, or processed as waste by or for:
- (i) Any insured; or
- (ii) Any person or organization for whom you may be legally responsible; or
- (d) At or from any premises, site or location on which any insured or any contractors or subcontractors working directly or indirectly on any insured's behalf are performing operations if the "pollutants" are brought on or to the premises, site or location in connection with such operations by such insured, contractor or subcontractor. However, this subparagraph does not apply to:
- (i) "Bodily injury" or "property damage" arising out of the escape of fuels, lubricants or other operating fluids which are needed to perform the normal electrical, hydraulic or mechanical functions necessary for the operation of "mobile equipment" or its parts, if such fuels, lubricants or other operating fluids escape from a vehicle part designed to hold, store or receive them. This exception does not apply if the "bodily injury" or "property damage" arises out of the intentional discharge, dispersal or release of the fuels, lubricants or other operating fluids, or if such fuels, lubricants or other operating fluids are brought on or to the premises, site or location with the intent that they be discharged, dispersed or released as part of the operations being performed by such insured, contractor or subcontractor;
- (ii) "Bodily injury" or "property damage" sustained within a building and caused by the release of gases, fumes or vapors from materials brought into that building in connection with operations being performed by you or on your behalf by a contractor or subcontractor; or
- (iii) "Bodily injury" or "property damage" arising out of heat, smoke or fumes from a "hostile fire".
- (e) At or from any premises, site or location on which any insured or any contractors or subcontractors working directly or indirectly on any insured's behalf are performing operations if the operations are to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, "pollutants".

(2) Any loss, cost or expense arising out of any:

- (a) Request, demand, order or statutory or regulatory requirement that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, "pollutants"; or
- (b) Claim or suit by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of, "pollutants".

However, this paragraph does not apply to liability for damages because of "property damage" that the insured would have in the absence of such request, demand, order or statutory or regulatory requirement, or such claim or "suit" by or on behalf of a governmental authority.

**g. Aircraft, Auto Or Watercraft**

"Bodily injury" or "property damage" arising out of the ownership, maintenance, use or entrustment to others of any aircraft, "auto" or watercraft owned or operated by or rented or loaned to any insured. Use includes operation and "loading or unloading".

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment to others of any aircraft, "auto" or watercraft that is owned or operated by or rented or loaned to any insured.

This exclusion does not apply to:

- (1) A watercraft while ashore on premises you own or rent;
- (2) A watercraft you do not own that is:
  - (a) Less than 26 feet long; and
  - (b) Not being used to carry persons or property for a charge;
- (3) Parking an "auto" on, or on the ways next to, premises you own or rent, provided the "auto" is not owned by or rented or loaned to you or the insured;
- (4) Liability assumed under any "insured contract" for the ownership, maintenance or use of aircraft or watercraft; or

(5) "Bodily injury" or "property damage" arising out of:

- (a) The operation of machinery or equipment that is attached to, or part of, a land vehicle that would qualify under the definition of "mobile equipment" if it were not subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged; or
- (b) The operation of any of the machinery or equipment listed in Paragraph f.(2) or f.(3) of the definition of "mobile equipment".

**h. Mobile Equipment**

"Bodily injury" or "property damage" arising out of:

- (1) The transportation of "mobile equipment" by an "auto" owned or operated by or rented or loaned to any insured; or
- (2) The use of "mobile equipment" in, or while in practice for, or while being prepared for, any prearranged racing, speed, demolition, or stunting activity.

**i. War**

"Bodily injury" or "property damage", however caused, arising, directly or indirectly, out of:

- (1) War, including undeclared or civil war;
- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

**j. Damage To Property**

"Property damage" to:

- (1) Property you own, rent, or occupy, including any costs or expenses incurred by you, or any other person, organization or entity, for repair, replacement, enhancement, restoration or maintenance of such property for any reason, including prevention of injury to a person or damage to another's property;
- (2) Premises you sell, give away or abandon, if the "property damage" arises out of any part of those premises;
- (3) Property loaned to you;

- (4) Personal property in the care, custody or control of the insured;
- (5) That particular part of real property on which you or any contractors or subcontractors working directly or indirectly on your behalf are performing operations, if the "property damage" arises out of those operations; or
- (6) That particular part of any property that must be restored, repaired or replaced because "your work" was incorrectly performed on it.

Paragraphs (1), (3) and (4) of this exclusion do not apply to "property damage" (other than damage by fire) to premises, including the contents of such premises, rented to you for a period of seven or fewer consecutive days. A separate limit of insurance applies to Damage To Premises Rented To You as described in Section III – Limits Of Insurance.

Paragraph (2) of this exclusion does not apply if the premises are "your work" and were never occupied, rented or held for rental by you.

Paragraphs (3), (4), (5) and (6) of this exclusion do not apply to liability assumed under a sidetrack agreement.

Paragraph (6) of this exclusion does not apply to "property damage" included in the "products-completed operations hazard".

#### **k. Damage To Your Product**

"Property damage" to "your product" arising out of it or any part of it.

#### **l. Damage To Your Work**

"Property damage" to "your work" arising out of it or any part of it and included in the "products-completed operations hazard".

This exclusion does not apply if the damaged work or the work out of which the damage arises was performed on your behalf by a subcontractor.

#### **m. Damage To Impaired Property Or Property Not Physically Injured**

"Property damage" to "impaired property" or property that has not been physically injured, arising out of:

- (1) A defect, deficiency, inadequacy or dangerous condition in "your product" or "your work"; or
- (2) A delay or failure by you or anyone acting on your behalf to perform a contract or agreement in accordance with its terms.

This exclusion does not apply to the loss of use of other property arising out of sudden and accidental physical injury to "your product" or "your work" after it has been put to its intended use.

#### **n. Recall Of Products, Work Or Impaired Property**

Damages claimed for any loss, cost or expense incurred by you or others for the loss of use, withdrawal, recall, inspection, repair, replacement, adjustment, removal or disposal of:

- (1) "Your product";
- (2) "Your work"; or
- (3) "Impaired property";

if such product, work, or property is withdrawn or recalled from the market or from use by any person or organization because of a known or suspected defect, deficiency, inadequacy or dangerous condition in it.

#### **o. Personal And Advertising Injury**

"Bodily injury" arising out of "personal and advertising injury".

#### **p. Electronic Data**

Damages arising out of the loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate electronic data.

However, this exclusion does not apply to liability for damages because of "bodily injury".

As used in this exclusion, electronic data means information, facts or programs stored as or on, created or used on, or transmitted to or from computer software, including systems and applications software, hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.

#### **q. Recording And Distribution Of Material Or Information In Violation Of Law**

"Bodily injury" or "property damage" arising directly or indirectly out of any action or omission that violates or is alleged to violate:

- (1) The Telephone Consumer Protection Act (TCPA), including any amendment of or addition to such law;
- (2) The CAN-SPAM Act of 2003, including any amendment of or addition to such law;
- (3) The Fair Credit Reporting Act (FCRA), and any amendment of or addition to such law, including the Fair and Accurate Credit Transactions Act (FACTA); or

- (4)** Any federal, state or local statute, ordinance or regulation, other than the TCPA, CAN-SPAM Act of 2003 or FCRA and their amendments and additions, that addresses, prohibits, or limits the printing, dissemination, disposal, collecting, recording, sending, transmitting, communicating or distribution of material or information.

Exclusions **c.** through **n.** do not apply to damage by fire to premises while rented to you or temporarily occupied by you with permission of the owner. A separate limit of insurance applies to this coverage as described in Section **III** – Limits Of Insurance.

## **COVERAGE B – PERSONAL AND ADVERTISING INJURY LIABILITY**

### **1. Insuring Agreement**

a. We will pay those sums that the insured becomes legally obligated to pay as damages because of "personal and advertising injury" to which this insurance applies. We will have the right and duty to defend the insured against any "suit" seeking those damages. However, we will have no duty to defend the insured against any "suit" seeking damages for "personal and advertising injury" to which this insurance does not apply. We may, at our discretion, investigate any offense and settle any claim or "suit" that may result. But:

- (1)** The amount we will pay for damages is limited as described in Section **III** – Limits Of Insurance; and
- (2)** Our right and duty to defend end when we have used up the applicable limit of insurance in the payment of judgments or settlements under Coverages **A** or **B** or medical expenses under Coverage **C**.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under Supplementary Payments – Coverages **A** and **B**.

- b. This insurance applies to "personal and advertising injury" caused by an offense arising out of your business but only if the offense was committed in the "coverage territory" during the policy period.

### **2. Exclusions**

This insurance does not apply to:

#### **a. Knowing Violation Of Rights Of Another**

"Personal and advertising injury" caused by or at the direction of the insured with the knowledge that the act would violate the rights of another and would inflict "personal and advertising injury".

#### **b. Material Published With Knowledge Of Falsity**

"Personal and advertising injury" arising out of oral or written publication, in any manner, of material, if done by or at the direction of the insured with knowledge of its falsity.

#### **c. Material Published Prior To Policy Period**

"Personal and advertising injury" arising out of oral or written publication, in any manner, of material whose first publication took place before the beginning of the policy period.

#### **d. Criminal Acts**

"Personal and advertising injury" arising out of a criminal act committed by or at the direction of the insured.

#### **e. Contractual Liability**

"Personal and advertising injury" for which the insured has assumed liability in a contract or agreement. This exclusion does not apply to liability for damages that the insured would have in the absence of the contract or agreement.

#### **f. Breach Of Contract**

"Personal and advertising injury" arising out of a breach of contract, except an implied contract to use another's advertising idea in your "advertisement".

#### **g. Quality Or Performance Of Goods – Failure To Conform To Statements**

"Personal and advertising injury" arising out of the failure of goods, products or services to conform with any statement of quality or performance made in your "advertisement".

#### **h. Wrong Description Of Prices**

"Personal and advertising injury" arising out of the wrong description of the price of goods, products or services stated in your "advertisement".

**i. Infringement Of Copyright, Patent, Trademark Or Trade Secret**

"Personal and advertising injury" arising out of the infringement of copyright, patent, trademark, trade secret or other intellectual property rights. Under this exclusion, such other intellectual property rights do not include the use of another's advertising idea in your "advertisement".

However, this exclusion does not apply to infringement, in your "advertisement", of copyright, trade dress or slogan.

**j. Insureds In Media And Internet Type Businesses**

"Personal and advertising injury" committed by an insured whose business is:

- (1) Advertising, broadcasting, publishing or telecasting;
- (2) Designing or determining content of web sites for others; or
- (3) An Internet search, access, content or service provider.

However, this exclusion does not apply to Paragraphs **14.a., b. and c.** of "personal and advertising injury" under the Definitions section.

For the purposes of this exclusion, the placing of frames, borders or links, or advertising, for you or others anywhere on the Internet, is not by itself, considered the business of advertising, broadcasting, publishing or telecasting.

**k. Electronic Chatrooms Or Bulletin Boards**

"Personal and advertising injury" arising out of an electronic chatroom or bulletin board the insured hosts, owns, or over which the insured exercises control.

**l. Unauthorized Use Of Another's Name Or Product**

"Personal and advertising injury" arising out of the unauthorized use of another's name or product in your e-mail address, domain name or metatag, or any other similar tactics to mislead another's potential customers.

**m. Pollution**

"Personal and advertising injury" arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of "pollutants" at any time.

**n. Pollution-related**

Any loss, cost or expense arising out of any:

- (1) Request, demand, order or statutory or regulatory requirement that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, "pollutants"; or
- (2) Claim or suit by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of, "pollutants".

**o. War**

"Personal and advertising injury", however caused, arising, directly or indirectly, out of:

- (1) War, including undeclared or civil war;
- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

**p. Recording And Distribution Of Material Or Information In Violation Of Law**

"Personal and advertising injury" arising directly or indirectly out of any action or omission that violates or is alleged to violate:

- (1) The Telephone Consumer Protection Act (TCPA), including any amendment of or addition to such law;
- (2) The CAN-SPAM Act of 2003, including any amendment of or addition to such law;
- (3) The Fair Credit Reporting Act (FCRA), and any amendment of or addition to such law, including the Fair and Accurate Credit Transactions Act (FACTA); or
- (4) Any federal, state or local statute, ordinance or regulation, other than the TCPA, CAN-SPAM Act of 2003 or FCRA and their amendments and additions, that addresses, prohibits, or limits the printing, dissemination, disposal, collecting, recording, sending, transmitting, communicating or distribution of material or information.

## **COVERAGE C – MEDICAL PAYMENTS**

### **1. Insuring Agreement**

- a. We will pay medical expenses as described below for "bodily injury" caused by an accident:
  - (1) On premises you own or rent;
  - (2) On ways next to premises you own or rent; or
  - (3) Because of your operations;  
provided that:
    - (a) The accident takes place in the "coverage territory" and during the policy period;
    - (b) The expenses are incurred and reported to us within one year of the date of the accident; and
    - (c) The injured person submits to examination, at our expense, by physicians of our choice as often as we reasonably require.
- b. We will make these payments regardless of fault. These payments will not exceed the applicable limit of insurance. We will pay reasonable expenses for:
  - (1) First aid administered at the time of an accident;
  - (2) Necessary medical, surgical, X-ray and dental services, including prosthetic devices; and
  - (3) Necessary ambulance, hospital, professional nursing and funeral services.

### **2. Exclusions**

We will not pay expenses for "bodily injury":

#### **a. Any Insured**

To any insured, except "volunteer workers".

#### **b. Hired Person**

To a person hired to do work for or on behalf of any insured or a tenant of any insured.

#### **c. Injury On Normally Occupied Premises**

To a person injured on that part of premises you own or rent that the person normally occupies.

#### **d. Workers' Compensation And Similar Laws**

To a person, whether or not an "employee" of any insured, if benefits for the "bodily injury" are payable or must be provided under a workers' compensation or disability benefits law or a similar law.

#### **e. Athletics Activities**

To a person injured while practicing, instructing or participating in any physical exercises or games, sports, or athletic contests.

#### **f. Products-Completed Operations Hazard**

Included within the "products-completed operations hazard".

#### **g. Coverage A Exclusions**

Excluded under Coverage A.

## **SUPPLEMENTARY PAYMENTS – COVERAGES A AND B**

- 1. We will pay, with respect to any claim we investigate or settle, or any "suit" against an insured we defend:
  - a. All expenses we incur.
  - b. Up to \$250 for cost of bail bonds required because of accidents or traffic law violations arising out of the use of any vehicle to which the Bodily Injury Liability Coverage applies. We do not have to furnish these bonds.
  - c. The cost of bonds to release attachments, but only for bond amounts within the applicable limit of insurance. We do not have to furnish these bonds.
  - d. All reasonable expenses incurred by the insured at our request to assist us in the investigation or defense of the claim or "suit", including actual loss of earnings up to \$250 a day because of time off from work.
  - e. All court costs taxed against the insured in the "suit". However, these payments do not include attorneys' fees or attorneys' expenses taxed against the insured.
  - f. Prejudgment interest awarded against the insured on that part of the judgment we pay. If we make an offer to pay the applicable limit of insurance, we will not pay any prejudgment interest based on that period of time after the offer.

- g.** All interest on the full amount of any judgment that accrues after entry of the judgment and before we have paid, offered to pay, or deposited in court the part of the judgment that is within the applicable limit of insurance.

These payments will not reduce the limits of insurance.

- 2.** If we defend an insured against a "suit" and an indemnitee of the insured is also named as a party to the "suit", we will defend that indemnitee if all of the following conditions are met:

- a.** The "suit" against the indemnitee seeks damages for which the insured has assumed the liability of the indemnitee in a contract or agreement that is an "insured contract";
- b.** This insurance applies to such liability assumed by the insured;
- c.** The obligation to defend, or the cost of the defense of, that indemnitee, has also been assumed by the insured in the same "insured contract";
- d.** The allegations in the "suit" and the information we know about the "occurrence" are such that no conflict appears to exist between the interests of the insured and the interests of the indemnitee;
- e.** The indemnitee and the insured ask us to conduct and control the defense of that indemnitee against such "suit" and agree that we can assign the same counsel to defend the insured and the indemnitee; and
- f.** The indemnitee:

**(1)** Agrees in writing to:

- (a)** Cooperate with us in the investigation, settlement or defense of the "suit";
- (b)** Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the "suit";
- (c)** Notify any other insurer whose coverage is available to the indemnitee; and
- (d)** Cooperate with us with respect to coordinating other applicable insurance available to the indemnitee; and

**(2)** Provides us with written authorization to:

- (a)** Obtain records and other information related to the "suit"; and
- (b)** Conduct and control the defense of the indemnitee in such "suit".

So long as the above conditions are met, attorneys' fees incurred by us in the defense of that indemnitee, necessary litigation expenses incurred by us and necessary litigation expenses incurred by the indemnitee at our request will be paid as Supplementary Payments. Notwithstanding the provisions of Paragraph **2.b.(2)** of Section I – Coverage A – Bodily Injury And Property Damage Liability, such payments will not be deemed to be damages for "bodily injury" and "property damage" and will not reduce the limits of insurance.

Our obligation to defend an insured's indemnitee and to pay for attorneys' fees and necessary litigation expenses as Supplementary Payments ends when we have used up the applicable limit of insurance in the payment of judgments or settlements or the conditions set forth above, or the terms of the agreement described in Paragraph f. above, are no longer met.

## **SECTION II – WHO IS AN INSURED**

- 1.** If you are designated in the Declarations as:
  - a.** An individual, you and your spouse are insureds, but only with respect to the conduct of a business of which you are the sole owner.
  - b.** A partnership or joint venture, you are an insured. Your members, your partners, and their spouses are also insureds, but only with respect to the conduct of your business.
  - c.** A limited liability company, you are an insured. Your members are also insureds, but only with respect to the conduct of your business. Your managers are insureds, but only with respect to their duties as your managers.
  - d.** An organization other than a partnership, joint venture or limited liability company, you are an insured. Your "executive officers" and directors are insureds, but only with respect to their duties as your officers or directors. Your stockholders are also insureds, but only with respect to their liability as stockholders.
  - e.** A trust, you are an insured. Your trustees are also insureds, but only with respect to their duties as trustees.

2. Each of the following is also an insured:
- a. Your "volunteer workers" only while performing duties related to the conduct of your business, or your "employees", other than either your "executive officers" (if you are an organization other than a partnership, joint venture or limited liability company) or your managers (if you are a limited liability company), but only for acts within the scope of their employment by you or while performing duties related to the conduct of your business. However, none of these "employees" or "volunteer workers" are insureds for:
    - (1) "Bodily injury" or "personal and advertising injury":
    - (a) To you, to your partners or members (if you are a partnership or joint venture), to your members (if you are a limited liability company), to a co-"employee" while in the course of his or her employment or performing duties related to the conduct of your business, or to your other "volunteer workers" while performing duties related to the conduct of your business;
    - (b) To the spouse, child, parent, brother or sister of that co-"employee" or "volunteer worker" as a consequence of Paragraph (1)(a) above;
    - (c) For which there is any obligation to share damages with or repay someone else who must pay damages because of the injury described in Paragraph (1)(a) or (b) above; or
    - (d) Arising out of his or her providing or failing to provide professional health care services.
  - (2) "Property damage" to property:
    - (a) Owned, occupied or used by;
    - (b) Rented to, in the care, custody or control of, or over which physical control is being exercised for any purpose by;
 

you, any of your "employees", "volunteer workers", any partner or member (if you are a partnership or joint venture), or any member (if you are a limited liability company).
  - b. Any person (other than your "employee" or "volunteer worker"), or any organization while acting as your real estate manager.
- c. Any person or organization having proper temporary custody of your property if you die, but only:
    - (1) With respect to liability arising out of the maintenance or use of that property; and
    - (2) Until your legal representative has been appointed.
  - d. Your legal representative if you die, but only with respect to duties as such. That representative will have all your rights and duties under this Coverage Part.
3. Any organization you newly acquire or form, other than a partnership, joint venture or limited liability company, and over which you maintain ownership or majority interest, will qualify as a Named Insured if there is no other similar insurance available to that organization. However:
- a. Coverage under this provision is afforded only until the 90th day after you acquire or form the organization or the end of the policy period, whichever is earlier;
  - b. Coverage **A** does not apply to "bodily injury" or "property damage" that occurred before you acquired or formed the organization; and
  - c. Coverage **B** does not apply to "personal and advertising injury" arising out of an offense committed before you acquired or formed the organization.

No person or organization is an insured with respect to the conduct of any current or past partnership, joint venture or limited liability company that is not shown as a Named Insured in the Declarations.

### **SECTION III – LIMITS OF INSURANCE**

1. The Limits of Insurance shown in the Declarations and the rules below fix the most we will pay regardless of the number of:
  - a. Insureds;
  - b. Claims made or "suits" brought; or
  - c. Persons or organizations making claims or bringing "suits".
2. The General Aggregate Limit is the most we will pay for the sum of:
  - a. Medical expenses under Coverage **C**;
  - b. Damages under Coverage **A**, except damages because of "bodily injury" or "property damage" included in the "products-completed operations hazard"; and
  - c. Damages under Coverage **B**.

3. The Products-Completed Operations Aggregate Limit is the most we will pay under Coverage **A** for damages because of "bodily injury" and "property damage" included in the "products-completed operations hazard".
4. Subject to Paragraph **2.** above, the Personal And Advertising Injury Limit is the most we will pay under Coverage **B** for the sum of all damages because of all "personal and advertising injury" sustained by any one person or organization.
5. Subject to Paragraph **2.** or **3.** above, whichever applies, the Each Occurrence Limit is the most we will pay for the sum of:
  - a. Damages under Coverage **A**; and
  - b. Medical expenses under Coverage **C** because of all "bodily injury" and "property damage" arising out of any one "occurrence".
6. Subject to Paragraph **5.** above, the Damage To Premises Rented To You Limit is the most we will pay under Coverage **A** for damages because of "property damage" to any one premises, while rented to you, or in the case of damage by fire, while rented to you or temporarily occupied by you with permission of the owner.
7. Subject to Paragraph **5.** above, the Medical Expense Limit is the most we will pay under Coverage **C** for all medical expenses because of "bodily injury" sustained by any one person.

The Limits of Insurance of this Coverage Part apply separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the policy period shown in the Declarations, unless the policy period is extended after issuance for an additional period of less than 12 months. In that case, the additional period will be deemed part of the last preceding period for purposes of determining the Limits of Insurance.

#### **SECTION IV – COMMERCIAL GENERAL LIABILITY CONDITIONS**

##### **1. Bankruptcy**

Bankruptcy or insolvency of the insured or of the insured's estate will not relieve us of our obligations under this Coverage Part.

##### **2. Duties In The Event Of Occurrence, Offense, Claim Or Suit**

a. You must see to it that we are notified as soon as practicable of an "occurrence" or an offense which may result in a claim. To the extent possible, notice should include:

- (1) How, when and where the "occurrence" or offense took place;
- (2) The names and addresses of any injured persons and witnesses; and

(3) The nature and location of any injury or damage arising out of the "occurrence" or offense.

- b. If a claim is made or "suit" is brought against any insured, you must:

- (1) Immediately record the specifics of the claim or "suit" and the date received; and
- (2) Notify us as soon as practicable.

You must see to it that we receive written notice of the claim or "suit" as soon as practicable.

- c. You and any other involved insured must:

- (1) Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the claim or "suit";
- (2) Authorize us to obtain records and other information;
- (3) Cooperate with us in the investigation or settlement of the claim or defense against the "suit"; and
- (4) Assist us, upon our request, in the enforcement of any right against any person or organization which may be liable to the insured because of injury or damage to which this insurance may also apply.

- d. No insured will, except at that insured's own cost, voluntarily make a payment, assume any obligation, or incur any expense, other than for first aid, without our consent.

##### **3. Legal Action Against Us**

No person or organization has a right under this Coverage Part:

- a. To join us as a party or otherwise bring us into a "suit" asking for damages from an insured; or
- b. To sue us on this Coverage Part unless all of its terms have been fully complied with.

A person or organization may sue us to recover on an agreed settlement or on a final judgment against an insured; but we will not be liable for damages that are not payable under the terms of this Coverage Part or that are in excess of the applicable limit of insurance. An agreed settlement means a settlement and release of liability signed by us, the insured and the claimant or the claimant's legal representative.

#### **4. Other Insurance**

If other valid and collectible insurance is available to the insured for a loss we cover under Coverages **A** or **B** of this Coverage Part, our obligations are limited as follows:

##### **a. Primary Insurance**

This insurance is primary except when Paragraph **b.** below applies. If this insurance is primary, our obligations are not affected unless any of the other insurance is also primary. Then, we will share with all that other insurance by the method described in Paragraph **c.** below.

##### **b. Excess Insurance**

(1) This insurance is excess over:

- (a) Any of the other insurance, whether primary, excess, contingent or on any other basis:
    - (i) That is Fire, Extended Coverage, Builder's Risk, Installation Risk or similar coverage for "your work";
    - (ii) That is Fire insurance for premises rented to you or temporarily occupied by you with permission of the owner;
    - (iii) That is insurance purchased by you to cover your liability as a tenant for "property damage" to premises rented to you or temporarily occupied by you with permission of the owner; or
    - (iv) If the loss arises out of the maintenance or use of aircraft, "autos" or watercraft to the extent not subject to Exclusion **g.** of Section I – Coverage **A** – Bodily Injury And Property Damage Liability.
  - (b) Any other primary insurance available to you covering liability for damages arising out of the premises or operations, or the products and completed operations, for which you have been added as an additional insured.
- (2) When this insurance is excess, we will have no duty under Coverages **A** or **B** to defend the insured against any "suit" if any other insurer has a duty to defend the insured against that "suit". If no other insurer defends, we will undertake to do so, but we will be entitled to the insured's rights against all those other insurers.

(3) When this insurance is excess over other insurance, we will pay only our share of the amount of the loss, if any, that exceeds the sum of:

- (a) The total amount that all such other insurance would pay for the loss in the absence of this insurance; and
  - (b) The total of all deductible and self-insured amounts under all that other insurance.
- (4) We will share the remaining loss, if any, with any other insurance that is not described in this Excess Insurance provision and was not bought specifically to apply in excess of the Limits of Insurance shown in the Declarations of this Coverage Part.

##### **c. Method Of Sharing**

If all of the other insurance permits contribution by equal shares, we will follow this method also. Under this approach each insurer contributes equal amounts until it has paid its applicable limit of insurance or none of the loss remains, whichever comes first.

If any of the other insurance does not permit contribution by equal shares, we will contribute by limits. Under this method, each insurer's share is based on the ratio of its applicable limit of insurance to the total applicable limits of insurance of all insurers.

#### **5. Premium Audit**

- a. We will compute all premiums for this Coverage Part in accordance with our rules and rates.
- b. Premium shown in this Coverage Part as advance premium is a deposit premium only. At the close of each audit period we will compute the earned premium for that period and send notice to the first Named Insured. The due date for audit and retrospective premiums is the date shown as the due date on the bill. If the sum of the advance and audit premiums paid for the policy period is greater than the earned premium, we will return the excess to the first Named Insured.
- c. The first Named Insured must keep records of the information we need for premium computation, and send us copies at such times as we may request.

#### **6. Representations**

By accepting this policy, you agree:

- a. The statements in the Declarations are accurate and complete;

- b. Those statements are based upon representations you made to us; and
- c. We have issued this policy in reliance upon your representations.

## **7. Separation Of Insureds**

Except with respect to the Limits of Insurance, and any rights or duties specifically assigned in this Coverage Part to the first Named Insured, this insurance applies:

- a. As if each Named Insured were the only Named Insured; and
- b. Separately to each insured against whom claim is made or "suit" is brought.

## **8. Transfer Of Rights Of Recovery Against Others To Us**

If the insured has rights to recover all or part of any payment we have made under this Coverage Part, those rights are transferred to us. The insured must do nothing after loss to impair them. At our request, the insured will bring "suit" or transfer those rights to us and help us enforce them.

## **9. When We Do Not Renew**

If we decide not to renew this Coverage Part, we will mail or deliver to the first Named Insured shown in the Declarations written notice of the nonrenewal not less than 30 days before the expiration date.

If notice is mailed, proof of mailing will be sufficient proof of notice.

## **SECTION V – DEFINITIONS**

1. "Advertisement" means a notice that is broadcast or published to the general public or specific market segments about your goods, products or services for the purpose of attracting customers or supporters. For the purposes of this definition:
  - a. Notices that are published include material placed on the Internet or on similar electronic means of communication; and
  - b. Regarding web sites, only that part of a web site that is about your goods, products or services for the purposes of attracting customers or supporters is considered an advertisement.
2. "Auto" means:
  - a. A land motor vehicle, trailer or semitrailer designed for travel on public roads, including any attached machinery or equipment; or
  - b. Any other land vehicle that is subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged.

However, "auto" does not include "mobile equipment".

3. "Bodily injury" means bodily injury, sickness or disease sustained by a person, including death resulting from any of these at any time.
4. "Coverage territory" means:
  - a. The United States of America (including its territories and possessions), Puerto Rico and Canada;
  - b. International waters or airspace, but only if the injury or damage occurs in the course of travel or transportation between any places included in Paragraph a. above; or
  - c. All other parts of the world if the injury or damage arises out of:
    - (1) Goods or products made or sold by you in the territory described in Paragraph a. above;
    - (2) The activities of a person whose home is in the territory described in Paragraph a. above, but is away for a short time on your business; or
    - (3) "Personal and advertising injury" offenses that take place through the Internet or similar electronic means of communication;

provided the insured's responsibility to pay damages is determined in a "suit" on the merits, in the territory described in Paragraph a. above or in a settlement we agree to.

5. "Employee" includes a "leased worker". "Employee" does not include a "temporary worker".
6. "Executive officer" means a person holding any of the officer positions created by your charter, constitution, bylaws or any other similar governing document.
7. "Hostile fire" means one which becomes uncontrollable or breaks out from where it was intended to be.
8. "Impaired property" means tangible property, other than "your product" or "your work", that cannot be used or is less useful because:
  - a. It incorporates "your product" or "your work" that is known or thought to be defective, deficient, inadequate or dangerous; or
  - b. You have failed to fulfill the terms of a contract or agreement;

if such property can be restored to use by the repair, replacement, adjustment or removal of "your product" or "your work" or your fulfilling the terms of the contract or agreement.

- 9. "Insured contract" means:**
- a. A contract for a lease of premises. However, that portion of the contract for a lease of premises that indemnifies any person or organization for damage by fire to premises while rented to you or temporarily occupied by you with permission of the owner is not an "insured contract";
  - b. A sidetrack agreement;
  - c. Any easement or license agreement, except in connection with construction or demolition operations on or within 50 feet of a railroad;
  - d. An obligation, as required by ordinance, to indemnify a municipality, except in connection with work for a municipality;
  - e. An elevator maintenance agreement;
  - f. That part of any other contract or agreement pertaining to your business (including an indemnification of a municipality in connection with work performed for a municipality) under which you assume the tort liability of another party to pay for "bodily injury" or "property damage" to a third person or organization. Tort liability means a liability that would be imposed by law in the absence of any contract or agreement.
- Paragraph f. does not include that part of any contract or agreement:
- (1) That indemnifies a railroad for "bodily injury" or "property damage" arising out of construction or demolition operations, within 50 feet of any railroad property and affecting any railroad bridge or trestle, tracks, road-beds, tunnel, underpass or crossing;
  - (2) That indemnifies an architect, engineer or surveyor for injury or damage arising out of:
    - (a) Preparing, approving, or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or
    - (b) Giving directions or instructions, or failing to give them, if that is the primary cause of the injury or damage; or
  - (3) Under which the insured, if an architect, engineer or surveyor, assumes liability for an injury or damage arising out of the insured's rendering or failure to render professional services, including those listed in (2) above and supervisory, inspection, architectural or engineering activities.
- 10. "Leased worker" means a person leased to you by a labor leasing firm under an agreement between you and the labor leasing firm, to perform duties related to the conduct of your business. "Leased worker" does not include a "temporary worker".**
- 11. "Loading or unloading" means the handling of property:**
- a. After it is moved from the place where it is accepted for movement into or onto an aircraft, watercraft or "auto";
  - b. While it is in or on an aircraft, watercraft or "auto"; or
  - c. While it is being moved from an aircraft, watercraft or "auto" to the place where it is finally delivered;
- but "loading or unloading" does not include the movement of property by means of a mechanical device, other than a hand truck, that is not attached to the aircraft, watercraft or "auto".
- 12. "Mobile equipment" means any of the following types of land vehicles, including any attached machinery or equipment:**
- a. Bulldozers, farm machinery, forklifts and other vehicles designed for use principally off public roads;
  - b. Vehicles maintained for use solely on or next to premises you own or rent;
  - c. Vehicles that travel on crawler treads;
  - d. Vehicles, whether self-propelled or not, maintained primarily to provide mobility to permanently mounted:
    - (1) Power cranes, shovels, loaders, diggers or drills; or
    - (2) Road construction or resurfacing equipment such as graders, scrapers or rollers;
  - e. Vehicles not described in Paragraph a., b., c. or d. above that are not self-propelled and are maintained primarily to provide mobility to permanently attached equipment of the following types:
    - (1) Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment; or
    - (2) Cherry pickers and similar devices used to raise or lower workers;
  - f. Vehicles not described in Paragraph a., b., c. or d. above maintained primarily for purposes other than the transportation of persons or cargo.

However, self-propelled vehicles with the following types of permanently attached equipment are not "mobile equipment" but will be considered "autos":

- (1) Equipment designed primarily for:
  - (a) Snow removal;
  - (b) Road maintenance, but not construction or resurfacing; or
  - (c) Street cleaning;
- (2) Cherry pickers and similar devices mounted on automobile or truck chassis and used to raise or lower workers; and
- (3) Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment.

However, "mobile equipment" does not include any land vehicles that are subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged. Land vehicles subject to a compulsory or financial responsibility law or other motor vehicle insurance law are considered "autos".

**13.** "Occurrence" means an accident, including continuous or repeated exposure to substantially the same general harmful conditions.

**14.** "Personal and advertising injury" means injury, including consequential "bodily injury", arising out of one or more of the following offenses:

- a. False arrest, detention or imprisonment;
- b. Malicious prosecution;
- c. The wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room, dwelling or premises that a person occupies, committed by or on behalf of its owner, landlord or lessor;
- d. Oral or written publication, in any manner, of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services;
- e. Oral or written publication, in any manner, of material that violates a person's right of privacy;
- f. The use of another's advertising idea in your "advertisement"; or
- g. Infringing upon another's copyright, trade dress or slogan in your "advertisement".

**15.** "Pollutants" mean any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

**16.** "Products-completed operations hazard":

- a. Includes all "bodily injury" and "property damage" occurring away from premises you own or rent and arising out of "your product" or "your work" except:
  - (1) Products that are still in your physical possession; or
  - (2) Work that has not yet been completed or abandoned. However, "your work" will be deemed completed at the earliest of the following times:
    - (a) When all of the work called for in your contract has been completed.
    - (b) When all of the work to be done at the job site has been completed if your contract calls for work at more than one job site.
    - (c) When that part of the work done at a job site has been put to its intended use by any person or organization other than another contractor or subcontractor working on the same project.

Work that may need service, maintenance, correction, repair or replacement, but which is otherwise complete, will be treated as completed.

b. Does not include "bodily injury" or "property damage" arising out of:

- (1) The transportation of property, unless the injury or damage arises out of a condition in or on a vehicle not owned or operated by you, and that condition was created by the "loading or unloading" of that vehicle by any insured;
- (2) The existence of tools, uninstalled equipment or abandoned or unused materials; or
- (3) Products or operations for which the classification, listed in the Declarations or in a policy Schedule, states that products-completed operations are subject to the General Aggregate Limit.

**17.** "Property damage" means:

- a. Physical injury to tangible property, including all resulting loss of use of that property. All such loss of use shall be deemed to occur at the time of the physical injury that caused it; or
- b. Loss of use of tangible property that is not physically injured. All such loss of use shall be deemed to occur at the time of the "occurrence" that caused it.

For the purposes of this insurance, electronic data is not tangible property.

As used in this definition, electronic data means information, facts or programs stored as or on, created or used on, or transmitted to or from computer software, including systems and applications software, hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.

**18.** "Suit" means a civil proceeding in which damages because of "bodily injury", "property damage" or "personal and advertising injury" to which this insurance applies are alleged. "Suit" includes:

- a. An arbitration proceeding in which such damages are claimed and to which the insured must submit or does submit with our consent; or
- b. Any other alternative dispute resolution proceeding in which such damages are claimed and to which the insured submits with our consent.

**19.** "Temporary worker" means a person who is furnished to you to substitute for a permanent "employee" on leave or to meet seasonal or short-term workload conditions.

**20.** "Volunteer worker" means a person who is not your "employee", and who donates his or her work and acts at the direction of and within the scope of duties determined by you, and is not paid a fee, salary or other compensation by you or anyone else for their work performed for you.

**21.** "Your product":

a. Means:

- (1) Any goods or products, other than real property, manufactured, sold, handled, distributed or disposed of by:
  - (a) You;
  - (b) Others trading under your name; or
  - (c) A person or organization whose business or assets you have acquired; and
- (2) Containers (other than vehicles), materials, parts or equipment furnished in connection with such goods or products.

b. Includes:

- (1) Warranties or representations made at any time with respect to the fitness, quality, durability, performance or use of "your product"; and
  - (2) The providing of or failure to provide warnings or instructions.
- c. Does not include vending machines or other property rented to or located for the use of others but not sold.

**22.** "Your work":

a. Means:

- (1) Work or operations performed by you or on your behalf; and
- (2) Materials, parts or equipment furnished in connection with such work or operations.

b. Includes:

- (1) Warranties or representations made at any time with respect to the fitness, quality, durability, performance or use of "your work"; and
- (2) The providing of or failure to provide warnings or instructions.



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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**COMMON POLICY CONDITIONS**

This endorsement modifies insurance provided under the following:

**COMMERCIAL GENERAL LIABILITY COVERAGE**

It is understood and agreed that the following Conditions are added to this policy:

**1. Cancellation**

- a. The named insured listed first in the Declarations may cancel this Policy by mailing or delivering to us advance written notice of cancellation.
- b. We may cancel this Policy by mailing or delivering to the named insured written notice of cancellation at least:
  - i. Ten (10) days before the effective date of cancellation if we cancel for non-payment of premium or non-payment of Deductible; or
  - ii. Thirty (30) days before the effective date of cancellation if we cancel for any other reason.
- c. We will mail or deliver our notice to the first named insured's last mailing address known to us. If notice is mailed, proof of mailing will be sufficient proof of notice.
- d. Notice of cancellation will state the effective date of cancellation. The policy period will end on that date.
- e. If this policy is cancelled, we will send the first named insured any refund due subject to the minimum earned premium provisions of the policy. If we cancel for reasons other than non-payment of premium, the refund will be pro rata. If we cancel due to non-payment of premium or if the first named insured cancels, the refund may be less than pro rata. The cancellation will be effective even if we have not made or offered a refund.

**2. Non-renewal**

- a. If we elect not to renew this Policy, we shall mail written notice to the named insured's last mailing address known to us. Such written notice of non-renewal shall be mailed at least thirty (30) days prior to the end of the policy period.
- b. If notice is mailed, proof of mailing will be sufficient proof of notice.

**3. Changes**

This policy contains all the agreements between you and us concerning the insurance afforded. The Named Insured listed first in the Declarations is authorized to make changes in the terms of this policy with our consent. This policy's terms can be amended or waived only by endorsement issued by us and made a part of this policy.

**4. Terms, Conditions and Premiums**

The Named Insured listed first in the Declarations is responsible for the payment of all premiums and will be the payee for any return premiums we pay. On each renewal, continuation or anniversary of the effective date of the policy or on an annual basis, the Company will determine the rate and premium and may amend the terms and conditions of the policy in accordance with the rates and rules then in effect.

**5. Examination of Your Books and Records**

We may examine and audit your books and records as they relate to this policy at any time



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during the policy period and up to three (3) years afterward.

## **6. Inspections and Surveys**

- a. We have the right to:
  - i. Make inspections and surveys at any time;
  - ii. Give you reports on the conditions we find; and
  - iii. Recommend changes.
- b. We are not obligated to make any inspections, surveys, reports or recommendations and any such actions we do undertake relate only to insurability and the premiums to be charged. We do not make safety inspections. We do not undertake to perform the duty of any person or organization to provide for the health or safety of workers or the public. And we do not warrant that conditions:
  - i. Are safe or healthful; or
  - ii. Comply with laws, regulations, codes or standards.
- c. Paragraphs a. and b. of this condition apply not only to us, but also to any rating, advisory, rate service or similar organization which makes insurance inspections, surveys, reports or recommendations.
- d. Paragraph b. of this conditions does not apply to any inspections, surveys, reports or recommendations we may make relative to certification, under state or municipal statutes, ordinances or regulations, of boilers, pressure vessels or elevators.

## **7. Transfer of Your Rights and Duties Under this Policy**

Your rights and duties under this policy may not be transferred without our written consent except in the case of death of an individual named insured.

If you die, your rights and duties will be transferred to your legal representative but only while acting within the scope of duties as your legal representative. Until your legal representative is appointed, anyone having proper temporary custody of your property will have your rights and duties but only with respect to that property.

## **8. Service of Suit**

In the event of the failure of the Company to pay any amount claimed to be due under this Policy, the Company will submit to the jurisdiction of any court of competent jurisdiction within the United States of America or Canada. All matters arising under this Policy shall be determined in accordance with the choice of law rules of such court. Nothing in this clause constitutes or should be understood to constitute a waiver of the Company's rights to commence an action in any Court of competent jurisdiction in the United States, to remove an action to a United States District Court, or to seek a transfer of a case to another Court as permitted by laws of the United States or of any State in the United States.

Service of process in any such suit may be made upon the President and Chief Executive Officer of the Company or his designee at the address shown on the Declarations of this Policy. In any suit instituted upon this contract and against the President and Chief Executive Officer of the Company or his designee, the Company will abide by the final decision of such Court or any Appellate Court in the event of an appeal. The President and Chief Executive Officer of the Company or his designee are authorized and directed to accept service of process.

Pursuant to any statute of any state, territory or district of the United States of America, the Company designates the Superintendent, Commissioner or Director of Insurance or other officer specified for the purpose in the statute, or his successors in office, as its true and lawful attorney upon whom may be served any lawful process in any action, suit or proceeding instituted by or on behalf of the insured or any beneficiary under this Policy arising out of this contract of



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insurance. The Company designates the above-named as the person to whom said officer is authorized to mail such process or a true copy of such process.

**9. Transfer of Rights of Recovery Against Others to Us** – The Transfer of Rights of Recovery Against Others to Us Condition of the policy is deleted and replaced with the following:

If any person or organization to or for whom we make payment under this Policy has rights to recover damages from another, those rights are transferred to us. That person or organization must do nothing after loss to impair them. At our request, the insured will bring suit or transfer those rights to us and help us enforce them.

**10. Legal Action Against Us** – The Legal Action Against Us Condition of the policy is deleted and replaced with the following:

No one may bring a legal action against us under this Policy unless there has been full compliance with all the terms of this Policy. No suit, action or proceeding for the recovery of any claim under this policy shall be sustainable in any court of law or equity unless it is commenced within twelve (12) months next after discovery by the insured of the occurrence which gives rise to the claim, provided however, that if by the laws of the state within which this Policy is issued, such limitation is invalid then any such claims shall be void unless such action, suit or proceeding is commenced within the shortest limit of time permitted by the laws of such state. We will not be liable for any damages that are not payable under the terms of this Policy or that are in excess of the applicable Limit of Insurance.

**11. Representations**

By accepting this Policy, you agree that:

- a. The application and all other information and statement provided to us are true, accurate and complete and that the application and all such information and statement are made part of this Policy;
- b. The application and all other information and statements provided to us are representations and warranties made to us on behalf of all insureds;
- c. This Policy has been issued in reliance upon the truth and accuracy of those representations and warranties; and
- d. Concealment, misrepresentation or fraud in the procurement of this Policy which, if known by us, would have led us to refuse to enter into this contract at its current terms, conditions or pricing, or to provide coverage for a claim or "suit" hereunder, will be deemed material and this Policy shall be void. In such event, the Company shall have no obligation to return any portion of the premium.

**12. Fraudulent Acts**

If any insured commits fraud in connection with any claim or "suit" submitted to the Company, this insurance shall become void from the date such fraudulent claim or "suit" is submitted. In such event, the Company shall have no obligation to return any portion of the premium.

**13. Binding Arbitration**

All disputes under this Policy shall be subject to binding arbitration as follows:

- a. All disputes over coverage or any rights afforded under this Policy, including whether an entity or person is a named insured, an insured, an additional insured, or entitled to



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coverage under the Supplementary Payments provisions of this Policy or the effect of any applicable statutes or common law upon the contractual obligations owed, shall be submitted to binding arbitration, which shall be the sole and exclusive means to resolve the dispute. Either party may initiate the binding arbitration.

The arbitration forum and process shall be agreed to by the parties. In the event the parties cannot agree on an arbitration forum and process, the matter shall be submitted to the American Arbitration Association. The Arbitration shall be before a panel of three arbitrators, unless the parties agree to one arbitrator, all of whom shall have experience in insurance coverage of the type afforded by this Policy. If the parties select a panel of three arbitrators, each party shall select an arbitrator and the chosen arbitrators shall select a third arbitrator. The American Arbitration Association shall decide any disputes concerning the selection of the Arbitrators. The potential arbitrators from which the arbitrators shall be selected shall not be confined to those provided by the American Arbitration Association. Each party shall bear the costs of its arbitrator and shall share equally the costs of the third arbitrator and arbitration process. In the event of a single arbitrator, the cost shall be shared equally by the parties. The decision of the arbitration is final and binding on the parties.

- b. All disputes regarding payment(s) owed under this Policy for any deductible or premium, including but not limited to any audit premium, shall be settled by binding arbitration administered by the American Arbitration Association in accordance with the AAA Expedited Procedures. This arbitration shall be the sole and exclusive means to resolve the dispute. Either party may initiate the binding arbitration.

Each party will provide relevant documents in support of its position. In order to eliminate undue burden and expense, there shall be no other discovery allowed. The arbitration will be based solely on the documents submitted by the parties and there shall be no in-person or oral hearing. The disputes shall be decided by a single arbitrator. The arbitrator's decision shall be accompanied by a reasoned opinion and shall be binding upon all parties. Any judgment or award rendered by the arbitrator may be entered in any court having jurisdiction to enforce such judgment or award. Each party shall bear its own costs and expenses and an equal share of the arbitrator's fee and any administrative fees associated with the arbitration.

Except as may be required by law, neither a party nor the arbitrator may disclose the existence, content, or results of any arbitration hereunder without the prior written consent of both parties.

All other terms, conditions and exclusions remain unchanged.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **CALCULATION OF PREMIUM**

This endorsement modifies insurance provided under the following:

CAPITAL ASSETS PROGRAM (OUTPUT POLICY) COVERAGE PART  
COMMERCIAL AUTOMOBILE COVERAGE PART  
COMMERCIAL GENERAL LIABILITY COVERAGE PART  
COMMERCIAL INLAND MARINE COVERAGE PART  
COMMERCIAL PROPERTY COVERAGE PART  
CRIME AND FIDELITY COVERAGE PART  
EMPLOYMENT-RELATED PRACTICES LIABILITY COVERAGE PART  
EQUIPMENT BREAKDOWN COVERAGE PART  
FARM COVERAGE PART  
LIQUOR LIABILITY COVERAGE PART  
MEDICAL PROFESSIONAL LIABILITY COVERAGE PART  
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART  
POLLUTION LIABILITY COVERAGE PART  
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART  
RAILROAD PROTECTIVE LIABILITY COVERAGE PART

The following is added:

The premium shown in the Declarations was computed based on rates in effect at the time the policy was issued. On each renewal, continuation, or anniversary of the effective date of this policy, we will compute the premium in accordance with our rates and rules then in effect.





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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## PREMIUM BASIS ENDORSEMENT

This endorsement modifies insurance provided under the following:

### COMMERCIAL GENERAL LIABILITY COVERAGE

It is understood and agreed that the following is added to the policy:

The basis used for determining the premium charge for each classification is indicated in the **CLASSIFICATION & RATING** Section of the Declarations page. Definitions and details of each premium basis:

- A. Acres
  - 1. Definition  
The total amount of acreage at the insured premises.
  - 2. Application  
The rates apply per acre.
- B. Admissions
  - 1. Definition  
The total number of persons, other than employees of the named insured, admitted to the event insured or to events conducted on the premises whether on paid admissions, tickets, complimentary tickets or passes.
  - 2. Application  
The rates apply per 1,000 admissions.
- C. Area
  - 1. Definition  
The total number of square feet of floor space at the insured premises, computed as follows:
    - a. For entire buildings, by multiplying the product of the horizontal dimensions of the outside of the outer building walls by the number of floors, including basements but do not use the area of the following:
      - 1) Courts and mezzanine type of floor openings.
      - 2) Portions of basements or floors where 50% or more of the area is used for shop or storage for building maintenance, dwelling by building maintenance employees, heating units, power plants or air-conditioning equipment.
    - b. For tenants, determine the area they occupy in the same manner as for entire buildings.
  - 2. Application  
The rates apply per 1,000 square feet of area
- D. Each  
This basis of premium involves units of exposure, and the quantity comprising each unit of exposure is indicated in the classification footnotes, such as "per person".
- E. Gallons
  - 1. Definition  
The basis of premium is the total number of gallons sold or distributed.  
Specifically for Gas Dealers and Distributors – where a record of the number of gallons sold is



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not available, the number of gallons to be used for premium computation purposes shall be determined by dividing the number of pounds sold by 4.6.

2. Exclusions

Specifically for Gas Dealers and Distributors – distribution of gas transferred to gas dealers by pipeline, gas mains or piping.

3. Application

The rates apply per 1,000 gallons

F. Flat Charge

A fixed non-variable amount.

G. Gross Sales

1. Definition

The gross amount charged by the named insured, concessionaires of the named insured or by others trading under the insured's name for:

- a. All goods or products, sold or distributed;
- b. Operations performed during the policy period;
- c. Rentals; and
- d. Dues or fees.

2. Inclusions

The following items shall not be deducted from gross sales:

- a. Freight allowance to customers;
- b. Total sales of consigned goods and warehouse receipts;
- c. Trade or cash discounts;
- d. Bad debts;
- e. Repossession of items sold on installments (amount actually collected);
- f. To the extent that coverage is provided by this policy, foreign sales;
- g. Sales attributable to business activities with other companies or individuals that have provided evidence of their own insurance; and
- h. Rebates paid.

3. Exclusions

The following items shall be deducted from gross sales:

- a. Sales or excise taxes which are collected and submitted to a governmental division;
- b. Credits for repossessed merchandise and products returned. Allowances for damaged and spoiled goods;
- c. Finance charges for items sold on installments;
- d. Freight charges on sales if freight is charged as a separate item on customer's invoice;
- e. Royalty income from patent rights or copyrights which are not product sales
- f. Rental receipts for products liability coverage only;
- g. Intercompany sales between companies included on this policy as Named Insureds;
- h. Sales derived from work performed under a "wrap up" insurance program or Owner Controlled or Contractor Controlled Insurance program (OCIP or CCIP); and
- i. Rebates received.

4. Application

The rates apply per \$1,000 gross sales.

H. Payroll

I. Definition

- a. Payroll means remuneration
- b. Remuneration means money or substitutes for money



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2. Inclusions

Payroll includes the following items:

- a. Commissions;
- b. Bonuses;
- c. Extra pay for overtime work, except as provided in Paragraph 4 below;
- d. Pay for holidays, vacations or periods of sickness;
- e. Payment by an employer of amounts otherwise required by law to be paid by employees to statutory insurance or pension plans, such as the Federal Social Security Act
- f. Payment to employees on any basis other than time worked, such as piecework, profit sharing or incentive plans;
- g. Payment or allowance for hand tools or power tools used by hand provided by employees and used in their work or operations for the insured;
- h. The rental value of an apartment or a house provided for an employee based on comparable accommodations;
- i. The value of lodging, other than an apartment or house, received by employees as part of their pay, to the extent shown in the insured's records;
- j. The value of meals received by employees as part of their pay to the extent shown in the insured's records;
- k. The value of store certificates, merchandise, credits or any other substitute for money received by employees as part of their pay;
- l. The payroll of mobile equipment operators and their helpers, whether or not the operators are designated or licensed to operate automobiles. If the operators and their helpers are provided to the insured along with equipment hired under contract and their actual payroll is not known, use 1/3 of the total amount paid out by the insured for the hire of the equipment;
- m. The payroll of executive officers of a corporation and individual insureds and co-partners. For the purposes of payroll determination, managers of limited liability companies shall be considered co-partners;
  - 1) The executive officers of a corporation are those persons holding any of the officer positions created by the named insured's charter, constitution or by-laws or any other similar governing document.
  - 2) The payroll of all executive officers of a corporation and individual insureds or co-partners engaged principally in clerical operations or as salespersons, and officers and co-partners who are inactive for the entire policy period, shall not be included for premium purposes.
  - 3) For part-time or seasonal businesses the payroll amounts may be reduced by 2 percent for each full calendar week in excess of twelve during which the risk performs no operations.
- n. The payroll of leased workers furnished to the named insured by a labor leasing firm; and
  - 1) Premiums on such payroll shall be based on the classifications and rates that would have applied if the leased workers had been the direct employees of the named insured. If payroll is unavailable, use 100% of the total cost of the contract for leased workers as the payroll of leased workers. The premium shall be charged on that amount as payroll.
  - 2) If investigation of a specific employee leasing contract discloses that a definite amount of the contract price represents payroll, such amount shall be considered payroll for premium computation purposes.
- o. Fees paid to employment agencies for temporary personnel provided to the insured.

3. Exclusions

- a. Tips and other gratuities received by employees;
- b. Payments by an employer to group insurance or group pension plans for employees, other than payments covered by Paragraph H.2.e.;
- c. The value of special rewards for individual invention or discovery;



- d. Dismissal or severance payments except for time worked or accrued vacation;
  - e. The payroll of clerical office employees;
    - 1) Clerical office employees are those employees who work in an area which is physically separated by walls, floor or partitions from all other work areas of the insured and whose duties are strictly limited to keeping the insured's books or records or conducting correspondence, including any other employees engaged in clerical work in the same area.
  - f. The payroll of salespersons, collector or messengers who work principally away from the insured's premises;
    - 1) Salespersons, collectors or messengers are those employees engaged principally in any such duties away from the premises of the employer. This term does not apply to any employee whose duties include the delivery of any merchandise handled, treated or sold.
  - g. The payroll of drivers and their helpers if their principal duties are to work on or in connection with automobiles;
  - h. The payroll of aircraft pilots or co-pilots if their principal duties are to work on or in connection with aircraft in either capacity; and
  - i. The payroll of draftsmen if their duties are limited to office work only and who are engaged strictly as draftsmen in such manner that they are not exposed to the operative hazards of the business. The payroll of these draftsmen shall be assigned to the classification "Draftsmen" – Code 91805.
4. Overtime
- a. Definition
    - Overtime means those hours worked for which there is an increase in the rate of pay:
    - 1) For work in any day or in any week in excess of the number of hours normally worked, or
    - 2) For hours worked in excess of 8 hours in any day or 40 hours in any week, or
    - 3) For work on Saturdays, Sundays or Holidays.
  - b. Exclusion of Overtime Payroll
    - 1) If the records show separately the extra pay earned for overtime, the entire extra pay shall be excluded.
    - 2) If the records show the total pay earned for overtime (regular pay plus overtime pay) in one combined amount, 1/3 of this total pay shall be excluded. If double time is paid for overtime and the total pay for such overtime is recorded separately, 1/3 of the total pay for double time shall be excluded.
- Exclusion of overtime pay does not apply to payroll assigned to the "Stevedoring" classifications.
5. Application
- The rates apply per \$1,000 of payroll.
- I. Total Cost
- 1. Definition
    - The total cost of all work let or sublet in connection with each specific project including:
    - a. The cost of all labor, materials and equipment furnished, used or delivered for use in the execution of the work, however, do not include the cost of finished equipment installed but not furnished by the subcontractor if the subcontractor does no other work on or in connection with such equipment; and
    - b. All fees, bonuses or commission made, paid or due.
  - 2. Application
    - The rates apply per \$1,000 of payroll.
- J. Units
- A single room or group of rooms intended for occupancy as separate living quarters by a family,



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by a group of unrelated persons living together, or by a person living alone.

All other terms, conditions and exclusions remain unchanged.



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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## AMENDMENT – PREMIUM AUDIT CONDITIONS

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE

It is understood and agreed that item **5. Premium Audit**, in the **CONDITIONS** Section of this policy is deleted and replaced with the following:

### **5. Premium Audit**

- a. We will compute all premiums for this policy in accordance with our rules and rates.
- b. Premium for this policy as advance premium is a deposit premium only. At the close of each audit period we will compute the earned premium for that period and send notice to the first Named Insured. The due date for audit and retrospective premiums is the date shown as the due date on the bill.
- c. The first Named Insured must keep records of the information we need for premium computation and send us copies at such times as we may request. We have the right, but not the obligation to conduct a physical audit of records needed for premium computation after the expiration of this policy.
- d. Any refusal by you to maintain or provide needed reports or any refusal to allow us to conduct a physical audit of needed records will result in our developing and calculating a final audit premium based on information available to us and without your cooperation and assistance. If final premium audits calculated without your cooperation and assistance result in additional premium owed to us, you are obligated and agree to pay such additional premium.
- e. Any failure by you to fully cooperate with a premium audit or pay additional premium generated by a premium audit will result in cancellation of the current term policy and any renewal policy we issue, as applicable, and our retention of any unearned premium.

All other terms, conditions and exclusions remain unchanged.



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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

### **MINIMUM EARNED PREMIUM ENDORSEMENT**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE

PRODUCTS-COMPLETED OPERATIONS LIABILITY COVERAGE

LIQUOR LIABILITY COVERAGE

OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE

It is understood and agreed that the following is added to the policy:

#### **SCHEDULE**

Minimum and Deposit Premium:	100%
Minimum Earned Premium:	25%

This endorsement establishes the minimum earned premium for this policy, as follows:

1. The Minimum and Deposit Premium shown in the **SCHEDULE** above is a percentage of the total policy premium shown on the Declarations of the policy plus any premium adjustments by endorsements and any additional premium developed by audit.
2. Audits that indicate a return premium will not reduce the Minimum and Deposit Premium described in paragraph 1. above.
3. If the policy is subject to audit:  
and the insured cancels this policy, the earned premium will be determined by final audit, however in no event will we retain less than the Minimum Earned Premium percentage shown in the **SCHEDULE** above of the Minimum and Deposit Premium shown in the **SCHEDULE** above.
4. If the policy is not subject to audit:  
and the insured cancels this policy, the return premium will be 90% of the unearned policy premium, however in no event will we retain less than the Minimum Earned Premium percentage shown in the **SCHEDULE** above of the Minimum and Deposit Premium shown in the **SCHEDULE** above.
5. If we cancel the policy for any reason other than nonpayment of premium then the insured will be returned the full amount of the unearned premium as determined by premium audit and without any minimum premium restrictions.

All other terms, conditions and exclusions remain unchanged.



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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

### **NON-STACKING OF LIMITS OF INSURANCE**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE

It is understood and agreed that the following is added to the policy:

If two or more coverage forms or insurance policies issued by us or any of our affiliated companies apply to the same "occurrence", the most we shall be liable for under all such coverage forms or policies is the Limits of Insurance of that coverage form or policy with the highest applicable Limits of Insurance. If the Limits of Insurance on each coverage form or policy is the same, only one Limits of Insurance will apply.

This provision will not apply to any insurance policy issued by us or an affiliated company to apply specifically as excess insurance over this Policy.

All other terms, conditions and exclusions remain unchanged.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **FUNGI OR BACTERIA EXCLUSION**

This endorsement modifies insurance provided under the following:

### **COMMERCIAL GENERAL LIABILITY COVERAGE PART**

- A. The following exclusion is added to Paragraph 2.  
Exclusions of Section I – Coverage A – Bodily Injury And Property Damage Liability:**

#### **2. Exclusions**

This insurance does not apply to:

##### **Fungi Or Bacteria**

- a. "Bodily injury" or "property damage" which would not have occurred, in whole or in part, but for the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presence of, any "fungi" or bacteria on or within a building or structure, including its contents, regardless of whether any other cause, event, material or product contributed concurrently or in any sequence to such injury or damage.
- b. Any loss, cost or expenses arising out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to, or assessing the effects of, "fungi" or bacteria, by any insured or by any other person or entity.

This exclusion does not apply to any "fungi" or bacteria that are, are on, or are contained in, a good or product intended for bodily consumption.

- B. The following exclusion is added to Paragraph 2.  
Exclusions of Section I – Coverage B – Personal And Advertising Injury Liability:**

#### **2. Exclusions**

This insurance does not apply to:

##### **Fungi Or Bacteria**

- a. "Personal and advertising injury" which would not have taken place, in whole or in part, but for the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presence of, any "fungi" or bacteria on or within a building or structure, including its contents, regardless of whether any other cause, event, material or product contributed concurrently or in any sequence to such injury.
- b. Any loss, cost or expense arising out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to, or assessing the effects of, "fungi" or bacteria, by any insured or by any other person or entity.

- C. The following definition is added to the Definitions Section:**

"Fungi" means any type or form of fungus, including mold or mildew and any mycotoxins, spores, scents or byproducts produced or released by fungi.



**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **EXCLUSION - COMMUNICABLE DISEASE**

This endorsement modifies insurance provided under the following:

### **COMMERCIAL GENERAL LIABILITY COVERAGE**

It is understood and agreed that the following exclusion is added to the policy:

This insurance does not apply to any claim or "suit" for "bodily injury", "property damage" or "personal or advertising injury" or other injury or damage arising directly or indirectly out of, related to, or, in any way involving transmission or spread of any form of communicable disease, including any form of inhalation of, absorption of, ingestion of, contact with or exposure to any form of communicable disease. This exclusion includes, but is not limited to:

1. Failure to provide an environment safe from communicable disease or the actual, alleged or threatened transmission or spread to others;
2. The prevention or suppression, or the failure to prevent or suppress communicable disease or the actual, alleged or threatened transmission or spread to others;
3. The reporting or failure to report to the proper authorities; or
4. The negligent hiring, employment, training, supervision, or retention of any insured, employee, agent or other person with respect to items 1. through 3. above; or
5. Any loss, cost or expense arising out of, related to, or in any way involving any claim, request or demand that any insured:
  - a. Assess the presence, absence, amount, or effects of any communicable disease; or
  - b. Identify, sample, test, monitor, clean up, remove, dispose of, or neutralize the effects of any communicable disease in any building, material, animal, or product.

This exclusion applies to any claim or "suit" regardless of whether any communicable disease is the initial precipitating cause or is in any way a cause, and regardless of whether any other actual or alleged cause contributed concurrently, proximately, or in any sequence, including whether any actual or alleged "bodily injury", "property damage" or "personal and advertising injury" arises out of a chain of events that includes communicable disease.

As used in this exclusion, communicable disease includes, without limitation:

1. Any infectious or contagious disease caused by bacteria, fungi, protozoa, viruses, or any combination of these;
2. Any sexually transmitted disease;
3. Acquired Immunodeficiency Syndrome or Human Immunodeficiency Virus, or exposure to another having the same, or to substances or materials contaminated with the same, or fear of contracting Acquired Immunodeficiency Syndrome, Human Immunodeficiency Virus, or any



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- other communicable disease; or
4. Any other infectious disease transmissible by direct contact with an affected individual or the individual's discharges or by indirect means.

All other terms, conditions and exclusions remain unchanged.



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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**EXCLUSION – ABSOLUTE AUTO, AIRCRAFT AND WATERCRAFT**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE

It is understood and agreed that **SECTION I – COVERAGES, COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY, 2. Exclusions**, item **g.** is deleted and replaced by the following:

This insurance does not apply to:

a. **Aircraft, Auto or Watercraft**

“Bodily injury” or “property damage” arising out of the ownership, maintenance, use or entrustment to others of any aircraft, “auto” or watercraft. Use includes operation and “loading or unloading” and the handling and placing of persons, by an insured, onto or from an “auto”.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the “occurrence” which caused the “bodily injury” or “property damage” involved the ownership, maintenance, use or entrustment to others of any aircraft, “auto” or watercraft.

It is also understood and agreed that **SECTION IV – COMMERCIAL GENERAL LIABILITY CONDITIONS, item 4. Other Insurance, (1), (d)** is deleted from this policy.

All other terms, conditions and exclusions remain unchanged.



**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **EXCLUSION – TOTAL POLLUTION – HOSTILE FIRE EXCEPTION**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE

PRODUCTS-COMPLETED OPERATIONS LIABILITY COVERAGE

LIQUOR LIABILITY COVERAGE

OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE

It is understood and agreed that **SECTION I – COVERAGES, COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY, 2. Exclusions**, item **f. Pollution** is deleted and replaced with the following:

This insurance does not apply to:

**f. Pollution**

- (1) “Bodily injury” or “property damage” arising directly or indirectly out of, related to, or, in any way involving the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of “pollutants” at any time.

This exclusion does not apply to “bodily injury” or “property damage” arising out of heat, smoke, or fumes from a “hostile fire”, unless that “hostile fire” originated:

- (a) At any premises, site or location which is or was at any time used by or for any insured or others for the handling, storage, disposal, processing or treatment of waste; or
  - (b) At any premises, site or location on which any insured or any contractors or subcontractors working directly or indirectly on any insured’s behalf are performing operations to test for, monitor, clean up, remove, contain, treat, detoxify, neutralize or in any way respond to, or assess the effects of, “pollutants”.
- (2) Any loss, cost, expense, fines or penalties arising directly or indirectly out of, related to, or, in any way involving any:
    - (a) Request, demand, order or statutory or regulatory requirement that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess, the effects of “pollutants”; or
    - (b) Claim or “suit” by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing, the effects of “pollutants.”

This exclusion applies regardless of whether such “pollutants” have any function in your business, operations, premises, site or location or constitutes “your product” or is a component of “your product” or products you use.

This exclusion applies regardless of whether an alleged cause for the “bodily injury” or “property damage” is the insured’s negligence or wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured.



It is understood and agreed that **SECTION I – COVERAGES, COVERAGE B – PERSONAL AND ADVERTISING INJURY LIABILITY, 2. Exclusions**, item **m. Pollution** and item **n. Pollution-related** are deleted and replaced with the following:

This insurance does not apply to:

**m. Pollution**

“Personal and advertising injury” arising directly or indirectly out of, related to, or, in any way involving the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of “pollutants” at any time.

This exclusion does not apply to “personal and advertising injury” arising out of heat, smoke, or fumes from a “hostile fire”, unless that “hostile fire” originated:

- (a) At any premises, site or location which is or was at any time used by or for any insured or others for the handling, storage, disposal, processing or treatment of waste; or
- (b) At any premises, site or location on which any insured or any contractors or subcontractors working directly or indirectly on any insured's behalf are performing operations to test for, monitor, clean up, remove, contain, treat, detoxify, neutralize or in any way respond to, or assess the effects of, “pollutants”.

**n. Pollution-related**

Any loss, cost, expense, fines or penalties arising directly or indirectly out of, related to, or, in any way involving any:

- (a) Request, demand, order or statutory or regulatory requirement that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess, the effects of “pollutants”; or
- (b) Claim or “suit” by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing, the effects of “pollutants.”

These exclusions apply regardless of whether such “pollutants” have any function in your business, operations, premises, site or location or constitutes “your product” or is a component of “your product” or products you use.

These exclusions apply regardless of whether an alleged cause for the personal and advertising injury” is the insured’s negligence or wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured.

It is understood and agreed that **SECTION V – DEFINITIONS**, item **15.** is deleted and replaced with the following:

- 15.** “Pollutants” means any solid, liquid, gaseous, fuel, lubricant, thermal, acoustic, electrical, or magnetic irritant or contaminant, including but not limited to smoke, vapor, soot, fumes, fibers, radiation, acid, alkalis, petroleums, chemicals or “waste”.

“Waste” includes medical waste, biological infectants, and all other materials to be dispose of, recycled, stored, reconditioned or reclaimed.

All other terms, conditions and exclusions remain unchanged.



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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**EXCLUSION – CYBER**

This endorsement modifies insurance provided under the following:

**COMMERCIAL EXCESS LIABILITY**

It is understood and agreed that the following exclusion is added to the policy:

This insurance does not apply to any claim or "suit" for any "bodily injury", "property damage" or "personal or advertising injury" arising directly or indirectly out of, related to, or, in any way involving:

- A. "Cyber injury";
- B. Loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate "electronic data";
- C. Access to, or loss, destruction, disclosure, disruption, inspection, modification, recording, release, review, use, collection, processing, or storage of, any person's or organization's confidential or "personal information", including but not limited to patents, trade secrets, processing methods, customer lists, financial information, credit card information, biometric or health information or any other type of nonpublic information; or
- D. Legal proceeding, administrative action or hearing arising out of Paragraphs A. through C. above, including but not limited to those initiated prior to, or pending as of, the inception date of this policy.

As used in this endorsement:

- A. "Cyber injury" means any actual, alleged or suspected, intentional or unintentional, breach of or unauthorized access to any data, software, hardware or computer system, wherever located, that results in:
  1. Loss, destruction, disclosure, disruption, inspection, modification, recording, release, review or use of "personal information";
  2. Oral or written publication of material that violates a person's right of privacy;
  3. Inability to access any website or any electronic system;
  4. Release, introduction, transmission or facilitation of any "malicious code";
  5. Forensic or investigative expenses;
  6. Extortion or terrorism acts or threats;
  7. Monitoring or notification costs or expenses;
  8. Crisis management or public relations expenses;
  9. Data or system recovery, repair, replacement or restoration expenses;
  10. Business interruption expenses; or
  11. Losses arising out of fraudulent instructions transmitted by electronic means, including through "social engineering fraud".
- B. "Electronic data" means information, facts or programs stored as or on, created or used on, or transmitted to or from computer software, including systems and applications software, hard or floppy disks, CD-ROMS, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.
- C. "Malicious code" includes, but is not limited to, any virus, worm, script, Trojan horse, logic bomb, web robot, spyware, adware, malware, ransomware or other similar software program.
- D. "Personal information" means any personally identifying information or data about an individual, as defined by foreign, federal, state or local laws, statutes or regulations.
- E. "Social engineering fraud" means the use of any fraudulent act, misrepresentation, deception,



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scheme, trick, device or false pretense by a third party that results in or contributes to any "insured's" transfer, disbursement, payment, delivery, alteration, corruption or loss of any monies or securities.

All other terms, conditions and exclusions remain unchanged.



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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **EXCLUSION – HUMAN TRAFFICKING OR EXPLOITATION**

This endorsement modifies insurance provided under the following:

### **COMMERCIAL GENERAL LIABILITY COVERAGE**

It is understood and agreed that the following exclusion is added to the policy:

This insurance does not apply to any claim or "suit" for "bodily injury", "property damage" or "personal and advertising injury" arising out of, related to, or, in any way involving any actual or alleged "human trafficking or exploitation". This exclusion includes but is not limited to:

1. Actual or threatened "human trafficking or exploitation" by you, any insured, any "employee" of any insured, any person, any entity or by any means whatsoever;
2. The prevention or suppression, or the failure to prevent or suppress any "human trafficking or exploitation" by you, any insured, any "employee" of any insured, any person, any entity or by any means whatsoever;
3. The failure to provide an environment safe from any "human trafficking or exploitation" or the failure to warn of the dangers of the environment that could contribute to any "human trafficking or exploitation";
4. The selling, servicing or furnishing of alcoholic beverages or other substances used in the facilitation of "human trafficking and exploitation";
5. The selling, servicing or furnishing of prophylactic devices or any other sexual health devices used in the facilitation of "human trafficking and exploitation";
6. The reporting or failure to report to the proper authorities;
7. Conducting or failing to conduct an investigation of any "human trafficking or exploitation"; or
8. The negligent hiring, employment, training, supervision, monitoring or retention of any employee or agent of any insured with respect to items 1. through 7. above.

This exclusion applies regardless of fault or intent and regardless of the particular cause of action.

This exclusion applies to any claim or "suit" regardless of whether "human trafficking or exploitation" is the initial precipitating cause or is in any way a cause, and regardless of whether any other actual or alleged cause contributed concurrently, proximately, or in any sequence, including whether any actual or alleged "bodily injury", "property damage" or "personal and advertising injury" arises out of a chain of events that includes "human trafficking or exploitation".

As used in this endorsement, "human trafficking or exploitation" means any act, intimidation, coercion or coercive persuasion, including but not limited to:

1. Prostitution, slavery, or any other use of human beings through fraud, force or coercion for personal satisfaction, sexual acts, forced labor, domestic servitude or financial gain;
2. The violation or alleged violation of any law or regulation regarding human or sex trafficking or human or sexual exploitation;
3. Acquisition, detainment, confinement, housing, or transportation of a person against their will or by coercion or coercive persuasion for personal satisfaction, sexual acts, forced labor, domestic servitude or financial gain;



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4. Kidnapping with the intent to engage in any act described in 1. through 3. above;
5. Harmful or offensive contact, including assault or battery or sexual abuse or molestation, in the course of any act or attempted act described in 1. through 4. above; or
6. The threat or attempt of any acts listed in 1 through 5. above.

All other terms, conditions and exclusions remain unchanged.



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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **ADDITIONAL EXCLUSIONS – SMALL BUSINESS CASUALTY**

This endorsement modifies insurance provided under the following:

### **COMMERCIAL GENERAL LIABILITY COVERAGE**

It is understood and agreed that the following exclusions are added to this policy:

This insurance does not apply to:

#### **Lead, Asbestos, Silica, Erionite, Perfluorinated Compounds**

Any claim or "suit" for "bodily injury", "property damage" or "personal or advertising injury" or other injury or damage arising directly or indirectly out of, related to, or in any way involving the manufacture, sale, lease, distribution, transportation, storage, handling, installation, repair, removal, clean-up, testing, inspection, degradation, detoxifying or neutralizing, disposal, or other use of, ingestion, inhalation, exposure to, or contact with any goods, products, materials, plant life, or structures containing lead, asbestos, silica or erionite in any form including but not limits to claims arising out of continuous, intermittent or repeated exposure to or ingestion, inhalation or absorption of lead, asbestos, silica, erionite or "perfluorinated compounds" in any form.

This exclusion applies:

1. To liability assumed in any contract or agreement;
2. To any obligation to pay or indemnify any person, entity, organization or governmental agency;
3. To any supervision, instructions, recommendations, requests, warning, representations or advice given or which should have been given regarding the existence or control of lead, asbestos, silica, erionite or "perfluorinated compounds"; or
4. To any costs, expenses or damages arising out of any remedial investigation or feasibility studies or medical monitoring.

As used in this endorsement,

"Perfluorinated compounds" means perfluoroalkyl or polyfluoroalkyl substance (PFAS), including but not limited to: perfluoroalkyl acids (PFAAs), perfluorooctanoic acid (PFOA), perfluorooctane sulfonate (PFOS), perfluoroheptanoic acid (PFHpA), perfluorononanoic acid (PFNA), perfluorohexanesulfonic acid (PFHxS), GenX, "C8", "ADONA" perfluoroalkane sulfonyl fluoride (PASF), perfluorobutanesulfonic acid (PFBS), polytetrafluoroethylene (PTFE), perfluoropolyethers (PFPEs), perfluorononanoic acid or ammonium perfluorooctanoate, or any associated salts, acids, alcohols, precursor chemicals or related higher homologue chemicals that are identified as hazardous through federal, state or local law and regulation.

#### **Prior Injury or Damage**

"Bodily injury", "property damage" or "personal or advertising injury" which actually or allegedly begins or takes place before the inception date of this policy or before the retroactive date of this policy if claims-made coverage applies, regardless of whether or not such "bodily injury", "property damage" or "personal or advertising injury" is known to any insured. This exclusion applies even though the nature and extent of such damage or injury may change and even though the damage or injury may be continuous, progressive, cumulative, changing or evolving, and even though the



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"occurrence" causing such "bodily injury" or "property damage", or the offense causing such "personal or advertising injury" may be or may involve a continuous or repeated exposure to substantially the same general harm or condition.

If you are a contractor, builder or developer the following also applies:

All "property damage" to units of or within a single project or development and arising from the same general type of harm or condition, shall be deemed to occur at the time of damage to the first such unit, even though the existence, nature and extent of such damage may change and even though the "occurrence" causing such "property damage" may be or involve a continuous or repeated exposure to substantially the same general harm or condition which also continues to take place (in the case of repeated exposure to the substantially same general harm or condition) during the policy period of this policy.

### **Discrimination**

Any claim or "suit" for "bodily injury", "property damage" or "personal or advertising injury" or other injury or damage arising directly or indirectly out of, related to, or, in any way involving discrimination of any kind, whether actual or alleged, nor to any expenses or obligations to share damages with or repay another who must pay damages from discrimination.

This exclusion applies to any claim or "suit" brought under the Americans with Disability Act (ADA) or its state counterparts.

### **Employment Practices**

Liability for employment-related practices of any kind, whether actual or alleged, nor to any expenses or obligations to share damages with or repay another who must pay damages from employment-related practice, including but not limited to:

1. Refusal to employ or termination of employment;
2. Discrimination, coercion, demotion, evaluation, reassignment, discipline, defamation, harassment in any form, humiliation or other employment-related practices, policies, acts or omissions; or
3. Consequential "bodily injury" or "personal and advertising injury" as a result of 1. or 2. above.

### **Professional Liability**

Professional liability, malpractice, errors or omissions or acts of any type including rendering or failure to render any type of professional service nor to any expenses or obligations to share damages with or repay another who must pay damages from same.

### **Fiduciary Liability**

Any claim or "suit" arising directly or indirectly out of, related to, or, in any way involving:

1. Coercion, conversion or misappropriation of the funds or property of others;
2. Dishonest, fraudulent, criminal or malicious acts or omissions of the insured, or any partner or employee of any person for whom you are legally responsible; or
3. Activities or operations performed in the capacity of a fiduciary.

### **Classification Limitation**

Any operation not specifically described under the Classification section of the Declarations page of this policy. Coverage provided under this policy is specifically limited to, and applies only to, those



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operations described under the Classification section of the Declarations.

#### **Duty to Defend**

Where there is no coverage under this policy, there is no duty to defend.

#### **War – the War exclusion in the policy is deleted and replaced with the following:**

Any claim or “suit” for “bodily injury”, “property damage” or “personal or advertising injury” or other injury or damage arising directly or indirectly out of, related to, or, in any way involving:

1. Hostile or warlike action in time of peace or war, including any action in hindering, combating or defending against an actual impending or expected attack by:
  - a. Any government or sovereign power (de jure or de facto), or by any authority maintaining or using military, naval or air forces;
  - b. Military or naval or air forces, or
  - c. An agent of a. or b. above, it being understood that any discharge, explosion or use of any weapon of war employing nuclear fission or fusion, or biological, chemical or radiological discharge shall be conclusively presumed to be such hostile or warlike action by such a government, power, authority or forces.
2. Insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authority in hindering, combating or defending against such an event.

#### **Punitive Damages**

Any claim or “suit” for any punitive or exemplary damages, fines or penalties arising out of “bodily injury”, “property damage” or “personal or advertising injury” or other injury or damage.

#### **Infestation**

“Bodily injury”, “property damage” or “personal or advertising injury” or other injury or damage arising directly or indirectly out of, related to, or, in any way involving any infestation of any insects, bugs, vermin, arthropods, parasites or arachnids, including but not limited to spiders, mites, fleas, flies, bees, wasps, ticks, spider mites, itch mites, bedbugs or mosquitoes.

#### **Property Entrusted**

“Property damage” or other damage arising directly or indirectly out of, related to, or, in any way involving property of others:

1. Entrusted to you for safekeeping; or
2. On premises owned by or rented to you.

#### **Violation of Consumer Laws**

Any claim or “suit” arising directly or indirectly out of, related to, or in any way involving any violation or alleged violation of:

1. The Telephone Consumer Protection Act (TCPA), including any amendment of or addition to such law;
2. The CAN-SPAM Act of 2003, including any amendment of or addition to such law; or
3. Any statute, ordinance or regulation, other than the TCPA or CAN-SPAM Act of 2003, that prohibits or limits the sending, transmitting, communicating or distribution of material or information.



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**Named Insured vs Named Insured**

Any claim or "suit" for "bodily injury", "property damage" or "personal and advertising injury" brought by one named insured against any other named insured.

All other terms, conditions and exclusions remain unchanged.



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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**NUCLEAR ENERGY LIABILITY EXCLUSION (BROAD FORM)**

This endorsement modifies insurance provided under the following:

ALL COVERAGE LINES

It is understood and agreed that:

This Policy does not apply:

- A. Under any Liability Coverage, to "bodily injury" or "property damage":
  - 1. With respect to which an "insured" under the Policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters or NuclearInsurance Association of Canada, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or
  - 2. Resulting from the "hazardous properties" of "nuclear material" and with respect to which (a) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (b) the "insured" is, or had this Policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.
- B. Under any Medical Payments Coverage, or under any Supplementary Payments Provision relating to first aid, or to expenses incurred with respect to "bodily injury" resulting from the "hazardous properties" of "nuclear material" and arising out of the operation of a "nuclear facility" by any person or organization.
- C. Under any Liability Coverage, to "bodily injury" or "property damage" resulting from the "hazardous properties" of "nuclear material", if:
  - 1. The "nuclear material" (a) is at any "nuclear facility" owned by, or operated by or on behalf of, an "insured" or (b) has been discharged or dispersed therefrom;
  - 2. The "nuclear material" is contained in "spent fuel" or "waste" at any time possessed, handled, used, processed, stored, transported or disposed of by or on behalf of an "insured"; or
  - 3. The "bodily injury" or "property damage" arises out of the furnishing by an "insured" of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any "nuclear facility", but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion (3) applies only to "property damage" to such "nuclear facility" and any property thereat.

As used in this endorsement:

- A. "Hazardous properties" includes radioactive, toxic or explosive properties.



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- B. "Nuclear material" means "source material", "special nuclear material" or "byproduct material".
- C. "Source material", "special nuclear material", and "byproduct material" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof.
- D. "Spent fuel" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a "nuclear reactor".
- E. "Waste" means any waste material (1) containing "byproduct material" other than the tailings or wastes produced by the extraction or concentration of uranium or thorium from any ore processed primarily for its "source material" content and (2) resulting from the operation by any person or organization of any "nuclear facility" included under the first two paragraphs of the definition of "nuclear facility".
- F. "Nuclear facility" means:
  - 1. Any "nuclear reactor";
  - 2. Any equipment or device designed or used for (a) separating the isotopes of uranium or plutonium, (b) processing or utilizing "spent fuel", or (c) handling, processing or packaging "waste";
  - 3. Any equipment or device used for the processing, fabricating or alloying of "special nuclear material" if at anytime the total amount of such material in the custody of the "insured" at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235;
  - 4. Any structure, basin, excavation, premises or place prepared or used for the storage or disposal of "waste",
    - and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations.
- G. "Nuclear reactor" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material.
- H. "Property damage" includes all forms of radioactive contamination of property.

All other terms, conditions and exclusions remain unchanged.



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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **BIOMETRIC DATA EXCLUSION**

This endorsement modifies insurance provided under the following:

ALL COVERAGE LINES

It is understood and agreed that:

This Policy does not apply to any:

- A. Actual or alleged collection, use, safeguarding, handling, storage, retention, sharing, processing, destruction or selling of any "biometric data"; or
- B. Actual or alleged violation of any law in connection with "biometric data", including but not limited to the Illinois Biometric Information Privacy Act (740 ILCS 14/1 et seq.) as amended, or any rules or regulations promulgated thereunder.

As used in this endorsement:

- A. "Biometric Data" means any information, data or samples by which a person can be uniquely identified by evaluating one or more distinguishing biological traits, including but not limited to: retina or iris scan; fingerprint scan; voiceprint; scan of the hand or face geometry; or any other biometric identifier, biometric algorithm or biometric measurement, if such allows an individual to be uniquely identified.

All other terms, conditions and exclusions remain unchanged.



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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

### **TRADE OR ECONOMIC SANCTIONS EXCLUSION**

This endorsement modifies insurance provided under the following:

ALL COVERAGE LINES

It is understood and agreed that:

This Policy does not provide any coverage, and we shall not make payment of any claim or provide any benefit hereunder, to the extent that the provision of such coverage, payment of such claim or provision of such benefit would expose us to a violation of any applicable trade or economic sanctions, laws or regulations, including but not limited to, those administered and enforced by the United States Treasury Department's Office of Foreign Assets Control (OFAC).

All other terms and conditions of the Policy shall remain unchanged.



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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**ADDITIONAL INSURED – MORTGAGEE, ASSIGNEE, OR RECEIVER AS REQUIRED BY WRITTEN CONTRACT**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE

It is understood and agreed that the following is added to the policy:

A. **SECTION II – WHO IS AN INSURED** is amended to include any person or organization you are required by written contract to add as an Additional Insured on this policy, but:

1. Only if such written contract was executed prior to the “bodily injury” or “property damage” and is in effect at the time the “bodily injury” or “property damage” occurs; and
2. Only with respect to such person or organization’s vicarious liability for “bodily injury” or “property damage” as mortgagee, assignee, or receiver; and
3. Solely for liability caused by the ownership, maintenance or use of the premises by you and for which such person or organization is mortgagee, assignee, or receiver.

B. The following exclusion applies:

1. This insurance does not apply to any structural alterations, new construction or demolition operations performed by or for any person or organization you are required by written contract to add as an Additional Insured.

C. Duties of the Additional Insured in the event of an “occurrence”, claim or “suit”:

1. The Additional Insured must promptly give notice of an “occurrence” which may result in a claim, a claim which is made, or, a “suit” to any other insurer which has insurance for a loss to which this insurance may apply.
2. The Additional Insured must promptly tender the defense of any claim made or “suit” to any other insurer which also issued insurance to the Additional Insured as a Named Insured or to which the Additional Insured may qualify as an Additional Insured for a loss to which this insurance may apply.

All other terms, conditions and exclusions remain unchanged.



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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**ADDITIONAL INSURED – AS REQUIRED BY WRITTEN CONTRACT – PRIMARY AND NONCONTRIBUTORY**

This endorsement modifies insurance provided under the following:

**COMMERCIAL GENERAL LIABILITY COVERAGE**

It is understood and agreed that the following is added to the policy:

A. **SECTION II – WHO IS AN INSURED** is amended to include any person or organization you are required by written contract to add as an Additional Insured on this policy, but:

1. Only if such written contract was executed prior to the “bodily injury” or “property damage” and is in effect at the time the “bodily injury” or “property damage” occurs; and
2. Only with respect to such person or organization’s vicarious liability for “bodily injury” or “property damage” imposed on the Additional Insured; and
3. Solely for liability caused by the sole negligent conduct of the Named Insured proximately caused by “your work” or “your product” for the Additional Insured.

However:

- a. The insurance afforded to such Additional Insured only applies to the extent permitted by law; and
- b. Will not be broader than that which you are required by the written contract to provide for such Additional Insured.

B. The insurance provided to the Additional Insured under this endorsement is limited as follows:

1. This insurance does not apply to:

- a. Any “bodily injury” or “property damage” arising out of “your work” or “your product” included in the “products-completed operations hazard” unless you are required to provide such coverage by written contract. If such insurance is required by written contract, the insurance provided to the Additional Insured as a result of the alleged or actual negligent conduct of the Named Insured as a result of liability solely caused by “your work” or “your product” for the Additional Insured.
- b. Any “bodily injury”, “property damage” or “personal and advertising injury” arising out of:
  - (1) The sole negligence of the Additional Insured or any employees, leased workers, temporary workers, volunteer workers, contractors, or subcontractors of the Additional Insured; or
  - (2) Any obligation of the Additional Insured to indemnify another because of damages arising out of such injury or damage.

2. Where there is no duty to defend the Named Insured, there is no duty to defend the Additional insured. Where there is no duty to indemnify the Named Insured, there is no duty to indemnify the Additional Insured.

C. With respect to the insurance afforded to the Additional Insured under this endorsement, the following is added to **SECTION III – LIMITS OF INSURANCE**:

This endorsement shall not increase the applicable limits of insurance, and the most we will pay on behalf of the Additional Insured is the lesser of the amount of insurance:



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1. Required by written contract; or
  2. Available under the applicable limits of insurance.
- D. Duties of the Additional Insured in the event of an "occurrence", claim or "suit":
1. The Additional Insured must promptly give notice of an "occurrence", an offense which may result in a claim, a claim which is made, or, a "suit" to any other insurer which has insurance for a loss to which this insurance may apply.
  2. The Additional Insured must promptly tender the defense of any claim made or "suit" to any other insurer which also issued insurance to the Additional Insured as a Named Insured or to which the Additional Insured may qualify as an Additional Insured for a loss to which this insurance may apply.

All other terms, conditions and exclusions remain unchanged.



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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**ADDITIONAL INSURED – MANAGERS OR LESSORS OF PREMISES AS REQUIRED BY WRITTEN CONTRACT**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE

It is understood and agreed that the following is added to the policy:

A. **SECTION II – WHO IS AN INSURED** is amended to include any person or organization you are required by written contract to add as an Additional Insured on this policy, but:

1. Only if such written contract was executed prior to the “bodily injury” or “property damage” and is in effect at the time the “bodily injury” or “property damage” occurs; and
  2. Only with respect to such person or organization’s vicarious liability for “bodily injury” or “property damage” as manager or lessor of that part of the premises leased to you; and
  3. Solely for liability caused by the ownership, maintenance or use of the premises leased to you by such person or organization.
- B. The insurance provided to the Additional Insured under this endorsement is limited as follows:
1. This insurance does not apply to:
    - a. Any “occurrence” which takes place after you cease to be a tenant in that premises;
    - b. Structural alterations, new construction or demolition operations performed by or on behalf of any person or organization you are required by written contract to add as an Additional Insured.
    - c. Any “bodily injury”, “property damage” or “personal and advertising injury” arising out of:
      - (1) The sole negligence of the Additional Insured or any employees, leased workers, temporary workers, volunteer workers, contractors, or subcontractors of the Additional Insured; or
      - (2) Any obligation of the Additional Insured to indemnify another because of damages arising out of such injury or damage.
  2. Where there is no duty to defend the Named Insured, there is no duty to defend the Additional insured. Where there is no duty to indemnify the Named Insured, there is no duty to indemnify the Additional Insured.
- C. Duties of the Additional Insured in the event of an “occurrence”, claim or “suit”:
1. The Additional Insured must promptly give notice of an “occurrence”, an offense which may result in a claim, a claim which is made, or, a “suit” to any other insurer which has insurance for a loss to which this insurance may apply.
  2. The Additional Insured must promptly tender the defense of any claim made or “suit” to any other insurer which also issued insurance to the Additional Insured as a Named Insured or to which the Additional Insured may qualify as an Additional Insured for a loss to which this insurance may apply.

All other terms, conditions and exclusions remain unchanged.



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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**WAIVER OF TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US AS  
REQUIRED BY WRITTEN CONTRACT**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE

It is understood and agreed that item **8. Transfer Of Rights Of Recovery Against Others To Us** in the **CONDITIONS** Section of this policy is deleted and replaced with the following:

**8. Transfer Of Rights Of Recovery Against Others To Us**

We waive any right of recovery we may have against any person or organization because of payments we make for injury or damage, but:

1. Only if required by written contract; and
2. Only if such written contract was executed prior to the injury or damage and is in effect at the time the injury or damage occurs.

All other terms, conditions and exclusions remain unchanged.



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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**DEDUCTIBLE ENDORSEMENT**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE  
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE

It is understood and agreed that the following is added to the policy:

**SCHEDULE**

<b>Coverage</b>	<b>Amount and Basis of Deductible – Per Claim</b>	<b>Amount and Basis of Deductible – per Occurrence</b>
Bodily Injury Liability		
Or		
Property Damage Liability		
Or		
Personal & Advertising Injury		
Or		
Bodily Injury Liability and/or Property Damage Liability Combined	\$2,500	
Or		
Bodily Injury Liability and/or Property Damage Liability and/or Personal & Advertising Injury Combined		

**APPLICATION OF ENDORSEMENT** (Enter below any limitations on the application of this endorsement. If no limitation is entered, the deductibles apply to damages for all "bodily injury", "property damage" or "personal and advertising injury" however caused):

- A. Our obligation under the Bodily Injury Liability, Property Damage Liability, Personal and Advertising Injury, or any other coverages provided by this policy to pay damages on your behalf, applies only to the amount of damages in excess of any deductible amount(s) stated in the **SCHEDULE** above as applicable to such coverages. The deductible amount(s) stated above will include all loss payments, adjusting, investigative and legal fees and costs and all other direct costs related to the investigation, defense and settlement of a claim or suit, regardless of whether or not any loss payment is made.
- B. We may select a deductible amount on either a per claim or a per "occurrence" basis. Our selected deductible applies to the Coverage and to the Basis of the Deductible indicated by the placement of the deductible amount in the Schedule above. The deductible amount stated in the Schedule above applies as follows:
  1. **Per Claim Basis:** If the deductible amount indicated in the **SCHEDULE** above is on a per



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claim basis, that deductible applies as follows:

- a. Under Bodily Injury Liability Coverage, to all damages sustained by any one person because of "bodily injury";
- b. Under Property Damage Liability Coverage, to all damages sustained by any one person because of "property damage";
- c. Under Personal and Advertising Injury Liability, to all damages sustained by any one person or organization because of "personal and advertising injury liability";
- d. Under Bodily Injury Liability and/or Property Damage Liability Coverage Combined, to all damages, injury and medical expenses sustained by any one person or organization; or
- e. Under Bodily Injury Liability and/or Property Damage Liability Coverage and/or Personal and Advertising Injury Liability Combined to all damages, injury and medical expenses sustained by any one person or organization

as the result of any one "occurrence" or offense.

If damages are claimed for care, loss of services or death resulting at any time from "bodily injury", a separate deductible amount will be applied to each person making a claim for such damages.

With respect to "property damage", person includes an organization.

2. **Per Occurrence Basis:** If the deductible amount indicated in the **SCHEDULE** above is on a per "occurrence" basis, the deductible applies as follows:

- a. Under Bodily Injury Liability Coverage, to all damages because of "bodily injury";
- b. Under Property Damage Liability Coverage, to all damages because of "property damage";
- c. Under Personal and Advertising Injury Liability, to all damages because of "personal and advertising injury";
- d. Under Bodily Injury Liability and/or Property Damage Liability Coverage Combined, to all damages, injury and medical expenses; or
- e. Under Bodily Injury Liability and/or Property Damage Liability Coverage and /or Personal and Advertising Injury Liability Combined, to all damages, injury and medical expenses

as the result of any one "occurrence" or offense, regardless of the number of persons or organizations who sustain damages because of that "occurrence" or "offense".

- C. The terms of this insurance, including those with respect to:

1. Our right and duty to defend the insured against any "suits" seeking those damages; and
  2. Your duties in the event of an "occurrence", claim, or "suit"  
apply irrespective of the application of the deductible amount.
- D. We may pay any part of the entire deductible amount to effect settlement of any claim or "suit" and, upon notification of the action taken, you shall reimburse us within thirty (30) days for such part of the deductible amount as has been paid by us.
- E. If two or more coverages apply to the same "occurrence" and different deductible amounts are stated in the **SCHEDULE** above, the deductible amount applicable to the claim or "suit" will be the higher of the deductible amount(s) stated in the **SCHEDULE** above.

All other terms, conditions and exclusions remain unchanged.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **CONTRACTUAL LIABILITY LIMITATION**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART  
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

The definition of "insured contract" in the DEFINITIONS Section is replaced by the following:

"Insured contract" means:

- a. A contract for a lease of premises. However, that portion of the contract for a lease of premises that indemnifies any person or organization for damage by fire to premises while rented to you or temporarily occupied by you with permission of the owner is not an "insured contract";
- b. A sidetrack agreement;
- c. Any easement or license agreement, except in connection with construction or demolition operations on or within 50 feet of a railroad;
- d. An obligation, as required by ordinance, to indemnify a municipality, except in connection with work for a municipality;
- e. An elevator maintenance agreement.





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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**LIMITATION OF COVERAGE TO DESIGNATED PREMISES**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE

It is understood and agreed that the following is added to the policy:

**SCHEDULE OF DESIGNATED PREMISES**

--

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement)

This insurance applies only to "bodily injury", "property damage" or "personal and advertising injury":

1. That occurs at the premises shown in the **SCHEDULE OF DESIGNATED PREMISES** above, or
2. That occurs away from the premises shown in the **SCHEDULE OF DESIGNATED PREMISES** caused by supervision, hiring, training, organizing, or any other activities conducted on or from the premises shown in the **SCHEDULE OF DESIGNATED PREMISES** above.

All other terms, conditions and exclusions remain unchanged.



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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**LIMITATION - ASSAULT, BATTERY, ABUSE OR MOLESTATION – SUPPLEMENTARY PAYMENTS WITHIN THE SUB-LIMITS**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE

It is understood and agreed that the following is added to the policy:

**SCHEDULE**

<b>LIMITS OF INSURANCE</b>	
Each "Occurrence" Limit	\$25,000
Aggregate Limit	\$50,000

- A. This endorsement applies to any claim or "suit" for "bodily injury", "property damage" or "personal and advertising injury" arising out of, related to, or, in any way involving any actual or alleged "assault" or "battery", whether provoked or unprovoked, including but not limited to:
1. "Assault" or "battery" caused, directly or indirectly, by you, any insured, any "employee" of any insured, any person, any entity or by any means whatsoever;
  2. The prevention or suppression, or the failure to prevent or suppress any "assault" or "battery" by you, any insured, any "employee" of any insured, any person, any entity or by any means whatsoever;
  3. The failure to provide an environment safe from any "assault" or "battery", or the failure to warn of the dangers of the environment that could contribute to any "assault" or "battery";
  4. The selling, servicing or furnishing of alcoholic beverages resulting in any "assault" or "battery";
  5. "Bodily Injury", "property damage" or "personal and advertising injury" committed while using reasonable force to protect persons or property or acting in self-defense;
  6. The reporting or failure to report to the proper authorities;
  7. Conducting or failing to conduct an investigation of any "assault" or "battery";
  8. Providing, rendering or securing, or failing to provide, render or secure first aid or medical treatment, or otherwise handling or responding after there has been an "assault" or "battery";
  9. Any "assault" or "battery" whether caused by, or at the instigation, instruction, direction or due to the negligence of the insured, the insured's employees, agents, patrons, customers or any other person arising from any causes whatsoever; or
  10. The negligent hiring, employment, training, supervision, monitoring or retention of any



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employee or agent of any insured with respect to items 1. through 9. above.

11. Death, including any allegations of wrongful death, resulting from items 1. through 10. above.

B. For purposes of this endorsement, **SECTION I – COVERAGES, COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY, 2. Exclusions**, item **a. Expected Or Intended Injury** is deleted and replaced with the following:

**a. Expected Or Intended Injury**

"Bodily injury" or "property damage" expected or intended from the standpoint of the insured.

C. As used in this endorsement, "assault" or "battery" means:

1. Assault, including sexual abuse, sexual assault, intimidation, sexual harassment, verbal abuse, and any threatened harmful or offensive contact between two or more persons, whether or not caused or committed by or at the instruction of, or at the direction of, or arising out of the negligence of you or on your behalf, or any causes whatsoever, regardless of fault or intent; and
2. Battery, including sexual abuse, sexual battery, sexual molestation, any physical altercation and any actual harmful or offensive contact between two or more persons, whether or not caused or committed by or at the instructions of, or at the direction of, or arising out of the negligence of you or on your behalf, or any causes whatsoever, regardless of fault or intent.

D. The amount shown in the **SCHEDULE** above is the maximum amount we will pay for all damages and Supplementary Payments arising out of, in whole or in part, any claim or "suit" because of "bodily injury", "property damage", or "personal and advertising injury", arising out of, related to, or, in any way involving any actual or alleged "assault" or "battery"

The Limits of Insurance shown in the **SCHEDULE** above applies to any claim or "suit" regardless of whether "assault" or "battery" is the initial precipitating cause or is in any way a cause of "bodily injury", "property damage", or "personal and advertising injury", and regardless of whether any other actual or alleged cause contributed concurrently, proximately, or in any sequence, including whether any actual or alleged "bodily injury", "property damage", or "personal and advertising injury", arises out of a chain of events that includes "assault" or "battery".

The Limits of Insurance shown in the **SCHEDULE** above are subject to and not in addition to the General Aggregate Limit of Insurance shown in the Declaration Page of this Policy. This endorsement in no way increases the Limits of Insurance as set forth in the Declaration page of this Policy.

All other terms, conditions and exclusions remain unchanged.



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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**SECURED VACANT BUILDING WARRANTY ENDORSEMENT**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE

It is understood and agreed that the following is added to the policy:

As a condition for this insurance, you are required to and warrant that for the duration of this policy:

1. All doors, windows, and other means of access to any vacant buildings at any location covered by this policy, shall be securely locked and/or boarded up to prevent unauthorized entrance at all times during the policy period.
2. For any vacant or unoccupied land, no trespassing signs are clearly posted.
3. In the case that any attractive nuisances are located at premises covered by this policy, appropriate fencing and safety warnings as specified by law are in place, and no trespassing notices are clearly posted.

This insurance does not apply to any claim or "suit" for "bodily injury", "property damage" or "personal and advertising injury" or other injury or damage arising directly or indirectly out of, related to, or in any way involving any vacant building where conditions 1. through 3. above are not fully satisfied.

All other terms, conditions and exclusions remain unchanged.



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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **EXCLUSION – TOTAL LIQUOR LIABILITY**

This endorsement modifies insurance provided under the following:

### COMMERCIAL GENERAL LIABILITY COVERAGE

It is understood and agreed that **SECTION I – COVERAGES, COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY, 2. Exclusions**, item **c. Liquor Liability** is deleted and replaced with the following:

This insurance does not apply to:

#### **c. Liquor Liability**

“Bodily injury” or “property damage” for which any insured may be held liable by reason of:

- (1)** Causing or contributing to the intoxication of any person;
- (2)** The furnishing of alcoholic beverages to a person under the legal drinking age or under the influence of alcohol; or
- (3)** Any statute, ordinance or regulation relating to the sale, gift, distribution or use of alcoholic beverages.

This exclusion applies even if the claims against any insured allege negligence or wrongdoing in:

- (a)** The supervision, hiring, employment, training or monitoring of others by that insured; or
- (b)** Providing or failing to provide transportation with respect to any person that may be under the influence of alcohol;

if the “occurrence” which caused the “bodily injury” or “property damage”, involved that which is described in Paragraph **(1), (2) or (3)** above.

All other terms, conditions and exclusions remain unchanged.



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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**EXCLUSION – MULTI-UNIT HABITATIONAL CONVERSION**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE

It is understood and agreed that the following exclusion is added to this policy:

This insurance does not apply to any claim or "suit" for "bodily injury", "property damage", or "personal and advertising injury" arising directly or indirectly out of, related to, or, in any way involving any conversion of any existing multi-unit habitational structure(s), including apartment(s), apartment building(s), or commercial or industrial building(s), to a residential condominium, a residential townhome or that portion of any mixed use complex that is designed or intended to be a non-rental residential unit.

This exclusion applies whether or not the conversion is conducted by you or on your behalf or conducted by an unrelated party.

All other terms, conditions and exclusions remain unchanged.



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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

### **EXCLUSION – EARTH MOVEMENT**

This endorsement modifies insurance provided under the following:

#### **COMMERCIAL GENERAL LIABILITY COVERAGE**

It is understood and agreed that the following exclusion is added to the policy

This insurance does not apply to any claim or "suit" for "bodily injury", "property damage" or "personal or advertising injury" or other injury or damage arising directly or indirectly out of, related to, or, in any way involving "earth movement" that is, in whole or in part, actually or allegedly caused by or aggravated by work or operations performed by you or on your behalf.

As used in this endorsement, "earth movement" means:

1. Earthquake, including tremors and aftershocks and any earth sinking, rising or shifting related to such event;
2. Landslide, including any earth sinking, rising or shifting related to such event;
3. Mine subsidence, meaning subsidence of a man-made mine whether or not mining activity has ceased; or
4. Earth sinking, runoff, rising or shifting including soil conditions which cause settling, cracking or other disarrangement of foundations or other parts of realty. Soil conditions include contraction, expansion, freezing, thawing, erosion, improperly compacted soil and the action of water under the ground surface.

All other terms, conditions and exclusions remain unchanged.



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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

### **EXCLUSION – ANIMAL**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE

It is understood and agreed that the following exclusion is added to the policy:

This insurance does not apply to any claim or "suit" for "bodily injury", "property damage" or "personal or advertising injury" or other injury or damage arising directly or indirectly out of, related to, or, in any way involving any animal.

All other terms, conditions and exclusions remain unchanged.



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**HIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **EXCLUSION – HABITABILITY**

This endorsement modifies insurance provided under the following:

### **COMMERCIAL GENERAL LIABILITY COVERAGE**

It is understood and agreed that the following is added to the policy:

This insurance does not apply to any claim or "suit" for "bodily injury", "property damage" or "personal and advertising injury" or other injury or damage arising directly or indirectly out of, related to, or in any way involving:

1. Violation of any law, local order or directive involving any duty to:
  - a. Maintain any room, dwelling or premises in a safe, sanitary, healthy, habitable or tenantable condition; or
  - b. Restore any room, dwelling or premises to a safe, sanitary, healthy, habitable or tenantable condition
2. Any failure to respond to or comply with any federal, state, municipal or local order or directive to correct conditions at or near any room, dwelling or premises in violation of any federal, state, municipal or local statute, ordinance, rule, order or regulation.
3. Breach of any lease, rental agreement, contract, warranty or covenant, whether written or oral, involving any duty to maintain any room, dwelling or premises in a safe, sanitary, healthy, habitable or tenantable condition.
4. Violation of:
  - a. Any Housing and Urban Development laws, ordinances or statutes;
  - b. Any rent stabilization laws or ordinances;
  - c. Any federal, state or local government subsidized program rules or regulations; or
  - d. Any administrative rules or regulations pertaining to a. through c. above, including but not limited to those promulgated by local authorities.
5. Violation of:
  - a. The California Civil Code Section 1941-1941.1 inclusive;
  - b. The California Civil Code Section 1942.4 inclusive;
  - c. The California Health and Safety Code Section 17920-17928 inclusive;
  - d. The California Mobile Home Residency Law (California Civil Code Sections 798 through 799.5 inclusive);
  - e. The California Mobile Home Parks Act (California Health & Safety Code Sections 18200 through 18700, inclusive); or
  - f. Any administrative rules or regulations pertaining to a. through e. above, including but not limited to those promulgated by local authorities.

The exclusions set forth in this endorsement shall apply:

1. Whether the insured may be liable as an owner, landlord, tenant, operator, homeowner association (HOA), condominium owner association (COA) or property manager or in any other capacity; and
2. To any obligation to pay any attorneys' fees or costs, or share damages with, indemnify or repay someone else who must pay damages because of injury or damage arising out of items 1. through 5. above; and



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3. To the negligent hiring, employment, training, monitoring, supervision, or retention of any "employee" or agent of any insured with respect to items 1. through 5. above.

All other terms, conditions and exclusions remain unchanged.



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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

### **EXCLUSION – CANCER**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE

PRODUCTS-COMPLETED OPERATIONS LIABILITY COVERAGE

It is understood and agreed that the following is added to the policy:

This insurance does not apply to any claim or "suit" for "bodily injury", "property damage" or "personal and advertising injury" or other injury or damage arising directly or indirectly out of, related to, or in any way involving any form of cancer, cancer growth or precancerous condition.

All other terms, conditions and exclusions remain unchanged.



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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**EXCLUSION – AMUSEMENT RIDE, DEVICE OR ACTIVITY UNLESS SPECIFIED**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE

It is understood and agreed that the following is added to the policy:

**SCHEDULE OF SPECIFIED AMUSEMENT RIDE, DEVICE OR ACTIVITY**

This insurance does not apply to any claim or "suit" for "bodily injury", "property damage" or "personal and advertising injury" arising directly or indirectly out of, related to, or, in any way involving:

1. Any damage to the property of or any type of injury to, any entertainer, stage hand, crew or independent contractor while participating in, setting up, taking down or who is a part of any demonstration, exhibition, contest, competition, show, race, rodeo, performance, game or other special event;
2. Any aircraft, aircraft landing strips, runways or any aircraft landing and/or takeoff area, passenger carrying balloons, automobiles or motorized land vehicles of any type;
3. Any riot, civil commotion, unrest or mob action, or any act or omission in connection with the prevention or suppression of a riot, civil commotion, unrest or mob action;
4. Any mechanical rides, pits, rings, props, slides or other devices or equipment providing rides or interactive activities for adults or children, including bungy jumping and ziplining;
5. Any inflatable amusement equipment, including but not limited to bounce houses or any type of jumping, bouncing or rebounding equipment;
6. Any diving boards, water slides, water rides, buoys, rafts, or other aquatic recreation devices;
7. The use of any pyrotechnic devices, lasers or other similar apparatus or devices;
8. Live animal rides or shows;
9. The failure of the insured to meet any safety codes, fire codes or ordinances as respects ingress or egress accessibility, lighting, directions, signs, or displays relating to premises emergency exits;
10. The failure of the insured to provide access to any premises emergency exit;
11. The negligent hiring, employment, training, supervision, or retention of any insured, employee, agent or other person with respect to items 1. through 10. above; or
12. The reporting to the proper authorities or the failure to report to the proper authorities by you or on your behalf.

However, this exclusion does not apply to the Amusement Ride, Device or Activity listed in the **SCHEDULE** above.

All other terms, conditions and exclusions remain unchanged.



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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

### **EXCLUSION – RECREATIONAL ACTIVITY PARTICIPANT**

This endorsement modifies insurance provided under the following:

#### **COMMERCIAL GENERAL LIABILITY COVERAGE**

It is understood and agreed that the following is added to the policy:

This insurance does not apply to any claim or "suit" for "bodily injury", "property damage" or "personal and advertising injury" or other injury or damage arising directly or indirectly out of, related to, or in any way involving participation in any "recreational activity".

This exclusion applies to any claim or "suit" regardless of whether participation in any "recreational activity" is the initial precipitating cause or is in any way a cause of any "bodily injury", "property damage" or "personal and advertising injury" and regardless of whether any other actual or alleged cause contributed concurrently, proximately, or in any sequence, including whether any actual or alleged "bodily injury", "property damage" or "personal and advertising injury" arises out of a chain of events that includes participation in any "recreational activity".

As used in this endorsement, "recreational activity" means, without limitation:

Any athletic contest, exhibition, recreational or sports-related activity, including but not limited to camping, hiking, cave activity (all types), rope course, rock climbing or rappelling, sailing, bicycling, roller skating, roller blading, snowboarding, skiing, ziplining, archery, shooting, go-cart or ATV riding, kayaking, horseback riding, trampolines, gymnastic equipment or apparatus, inflatable jumping or rebounding equipment or other similar apparatus or equipment, and cooperative games sponsored or administered by the insured.

All other terms, conditions and exclusions remain unchanged.



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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

### **EXCLUSION – INJURY TO WORKER**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE

PRODUCTS-COMPLETED OPERATIONS LIABILITY COVERAGE

OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE

It is understood and agreed that the following is added to the policy:

This insurance does not apply to any obligation to defend, investigate or indemnify any insured for any injury or damages, including any claim or "suit" for "bodily injury" or "personal and advertising injury" or other injury to:

1. An "employee", "leased worker", "temporary worker" or "volunteer worker" of any insured;
  2. Any contractor or subcontractor or anyone hired or retained by or for any insured;
  3. Any employee or anyone directly or indirectly employed by such contractor or subcontractor or for anyone for whose acts such contractor or subcontractor may be liable; or
  4. Any spouse, child, parent, brother or sister of any person in 1. through 3. above;
- if such "bodily injury" or "personal and advertising injury" or other injury arises out of and in the course of employment, retention or performance of duties in the conduct of the insured's business of any person in 1. through 3. above, and whether or not it is caused in whole or in part by you.

This exclusion applies to:

1. Any expenses or any obligation to share damages with or repay anyone else who must pay damages because of "bodily injury" or "personal advertising injury" or other injury.
2. Any liability assumed by the insured under any contract or agreement, including any "insured contract".

All other terms, conditions and exclusions remain unchanged.



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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **EXCLUSION – FIREARMS AND WEAPONS**

This endorsement modifies insurance provided under the following:

### **COMMERCIAL GENERAL LIABILITY COVERAGE**

It is understood and agreed that the following is added to the policy:

This insurance does not apply to any claim or "suit" for "bodily injury", "property damage" or "personal and advertising injury" or other injury or damage arising directly or indirectly out of, related to, or in any way involving:

1. The ownership, possession, maintenance, entrustment, use or misuse of any "firearm" by you, any insured, any "employee" of any insured, any person, any entity or by any means whatsoever;
2. The ownership, possession, maintenance, entrustment, use or misuse of any "weapon" by you, any insured, any "employee" of any insured, any person, any entity or by any means whatsoever;
3. The prevention or suppression, or the failure to prevent or suppress the use of any "firearm" or "weapon" by you, any insured, any "employee" of any insured, any person, any entity or by any means whatsoever;
4. The selling, servicing or furnishing of alcoholic beverages resulting in any use of a "firearm" or "weapon";
5. The failure to provide an environment safe from the use of any "firearm" or "weapon", or the failure to warn of the dangers of the environment that could contribute to any "bodily injury", "property damage" or "personal and advertising injury";
6. The reporting or failure to report to the proper authorities;
7. Conducting or failing to conduct an investigation of the use of any "firearm" or "weapon";
8. Providing, rendering or securing, or failing to provide, render or secure first aid or medical treatment, or otherwise handling or responding to any "occurrence" involving a "firearm" or "weapon";
9. Any use of a "firearm" or "weapon" whether caused by, or at the instigation, instruction, direction or due to the negligence of the insured, the insured's employees, agents, patrons, customers or any other person arising from any causes whatsoever;
10. The negligent hiring, employment, training, supervision, monitoring or retention of any employee or agent of any insured with respect to items 1. through 9. above; or
11. Death, including any allegations of wrongful death, resulting from items 1. through 10. above.

This exclusion applies regardless of fault or intent and regardless of the particular cause of action.



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This exclusion applies to any expenses or any obligation to share damages with or repay anyone else who must pay damages because of "bodily injury", "property damage" or "personal and advertising injury" or other injury or damage.

This exclusion applies to any claim or "suit" regardless of whether the ownership, maintenance, use or misuse of a "firearm" or "weapon" is the initial precipitating cause or is in any way a cause, and regardless of whether any other actual or alleged cause contributed concurrently, proximately, or in any sequence, including whether any actual or alleged "bodily injury", "property damage" or "personal and advertising injury" arises out of a chain of events that includes the ownership, maintenance, use or misuse of any "firearm" or "weapon".

As used in this endorsement,

"Firearm" means any pistol, rifle, gun or other device capable of expelling or propelling one or more projectiles by the action of an explosive, combustible propellant, or compressed air.

"Weapon" means objects, instruments or projectiles that can be or are utilized in an offensive or defensive nature, whether or not originally intended, created or designed to be utilized in such a manner, including but not limited to knives, swords, batons, mace, stun guns, bow or crossbow or arrows.

All other terms, conditions and exclusions remain unchanged.



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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**EXCLUSION – ALL CONSTRUCTION**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE

PRODUCTS-COMPLETED OPERATIONS LIABILITY COVERAGE

It is understood and agreed that the following exclusion is added to this policy:

This insurance does not apply to any claim or "suit" for "bodily injury", "property damage" or "personal and advertising injury" arising directly or indirectly out of, related to, or, in any way involving any construction, demolition, development, reconstruction, rebuilding, restoration, renovation, remodeling, repair, upgrading, improvement, or refurbishing of any building or structure of any description.

All other terms, conditions and exclusions remain unchanged.



**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

### **EXCLUSION – FIRE OR FIRE-RELATED INJURY OR DAMAGE**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE

It is understood and agreed that the following is added to the policy:

This insurance does not apply to any claim or "suit" for "bodily injury", "property damage" or "personal and advertising injury" arising directly or indirectly out of, related to, or, in any way involving fire, smoke or any conceivable by-product of combustion.

This exclusion applies to any claim or "suit" regardless of whether fire, smoke or any by-product of combustion is the initial precipitating cause or is in any way a cause, and regardless of whether any actual or alleged cause contributed concurrently, proximately, or in any sequence, including whether any actual or alleged "bodily injury", "property damage" or "personal and advertising injury" arises out of a chain of events that includes any fire, smoke or any by-product of combustion.

This exclusion does not apply to "property damage" to any one premises while rented to you or temporarily occupied by you with permission of the owner. A separate limit of insurance applies to Damage To Premises Rented To You, as described in **SECTION III – LIMITS OF INSURANCE**, item **6**.

All other terms, conditions and exclusions remain unchanged.



**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **EXCLUSION – WATER RELATED BODILY INJURY AND PROPERTY DAMAGE**

This endorsement modifies insurance provided under the following:

### **COMMERCIAL GENERAL LIABILITY COVERAGE**

It is understood and agreed that the following is added to the policy:

This insurance does not apply to any claim or "suit" for "bodily injury" or "property damage" arising directly or indirectly out of, related to, or, in any way involving.

1. Any discharge or leakage, backup, or overflow from any sewer, drain, water system, sump pump, plumbing system, heating or air conditioning unit or system, appliance or automatic sprinkler system;
2. Any rain, snow, or other precipitation or water that enters any building interior through a defective or damaged roof, leader, spouting, door, window, skylight, transom, vent, gutter, drain, or wall;
3. Any actual or alleged failure to maintain a water heater or boiler including, without limitation, failure to maintain the temperature control of a water heater or boiler; or
4. Any actual or alleged failure to supply water or contamination of water including, without limitation, any consequential loss or damage as a result thereof.

This exclusion applies to any claim or "suit" regardless of whether any of 1. through 4. above is the initial precipitating cause or is in any way a cause, and regardless of whether any actual or alleged cause contributed concurrently, proximately, or in any sequence, including whether any actual or alleged "bodily injury" or "property damage" arises out of a chain of events that includes any of 1. through 4. above.

All other terms, conditions and exclusions remain unchanged.



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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

### **EXCLUSION – WATER HAZARD**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE

It is understood and agreed that the following exclusion is added to the policy:

This insurance does not apply to any claim or "suit" for "bodily injury", "property damage" or "personal or advertising injury" or other injury or damage arising directly or indirectly out of, related to, or, in any way involving any "water hazard".

As used in this endorsement, "water hazard" means:

Swimming, rehabilitative or therapeutic pool; ocean, lake, pond, river, stream, creek or any other body of water, whether naturally occurring or manmade.

All other terms, conditions and exclusions remain unchanged.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **EXCLUSION – RIOT, CIVIL COMMOTION OR MOB ACTION – GOVERNMENTAL SUBDIVISIONS**

This endorsement modifies insurance provided under the following:

### **COMMERCIAL GENERAL LIABILITY COVERAGE PART**

The following exclusion is added to Paragraph 2.,  
**Exclusions of Section I – Coverage A – Bodily Injury And Property Damage Liability** and Paragraph 2., **Exclusions of Section I – Coverage B – Personal And Advertising Injury Liability**:

This insurance does not apply to "bodily injury", "property damage" or "personal and advertising injury" arising out of:

1. Riot, civil commotion or mob action; or
2. Any act or omission in connection with the prevention or suppression of a riot, civil commotion or mob action.





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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

### **EXCLUSION – SNOW OR ICE**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE

It is understood and agreed that the following is added to the policy:

This insurance does not apply to any claim or "suit" for "bodily injury", "property damage" or "personal and advertising injury" or other injury or damage arising directly or indirectly out of, related to, or in any way involving snow or ice, including but not limited to:

1. Any treatment or pre-treatment, or failure to treat or pre-treat, of any surface for the effect of snow or ice;
2. Any movement or removal, or failure to move or remove, of snow or ice by any means from any surface;
3. Any warning or notice, or failure to provide warning or notice, of any snow or ice on any surface; or
4. The negligent hiring, employment, training, supervision, or retention of any insured, "employee", agent or other person with respect to 1. and 2. above.

This exclusion applies to any claim or "suit" regardless of whether any snow or ice is the initial precipitating cause or is in any way a cause of any "bodily injury", "property damage" or "personal and advertising injury" and regardless of whether any other actual or alleged cause contributed concurrently, proximately, or in any sequence, including whether any actual or alleged "bodily injury", "property damage" or "personal and advertising injury" arises out of a chain of events that includes any snow or ice.

All other terms, conditions and exclusions remain unchanged.



**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **EXCLUSION – DRUG RELATED BODILY INJURY**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE

It is understood and agreed that the following exclusion is added to the policy:

This insurance does not apply to any claim or "suit" for "bodily injury" arising directly or indirectly out of, related to, or, in any way involving:

1. Any selling, serving, or furnishing of any "drug" on your premises;
2. Any possession or use in any form of any "drug" on your premises;
3. Overdose or any other injury as a result of the introduction of an excessive quantity or amount of any "drug", whether fatal or not;
4. Providing, rendering or securing, or failing to provide, render or secure first aid or medical treatment, or otherwise handling or responding to any "occurrence" involving any "drug";
5. The failure to provide an environment safe from the use of any "drug", or the failure to warn of the dangers of the environment that could contribute to any "bodily injury";
6. The negligent hiring, employment, training, monitoring, supervision, or retention of any "employee", agent or contractor or subcontractor of any insured, with respect to items 1. through 5. above.

This exclusion applies to any claim or "suit" regardless of whether 1. through 6. above is the initial precipitating cause or is in any way a cause of "bodily injury" and regardless of whether any other actual or alleged cause contributed concurrently, proximately, or in any sequence, including whether any actual or alleged "bodily injury" arises out of a chain of events that includes 1. through 6. above.

As used in this endorsement,

"Drug" means any substance which has a physiological effect when introduced into the body, including but not limited to any opioid, opiate, narcotic, hallucinogen, stimulant, inhalant, cannabinoid, depressant, steroid, prescription medication or over-the-counter medication.

All other terms, conditions and exclusions remain unchanged.



**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**SIGNATURE ENDORSEMENT**

By signing and delivering this policy to you, we state that it is a valid contract when signed as below by the authorized representative of Hamilton Select Insurance Inc.

*Anita Kuchma*

Chief Executive Officer

All other terms, conditions and exclusions remain unchanged.



**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSET CONTROL  
(OFAC) ADVISORY NOTICE TO POLICYHOLDERS**

This Notice shall not be construed as part of your policy and no coverage is provided by this Notice nor can it be construed to replace any provisions of your policy. You should read your policy and review your Declarations page for complete information on the coverages your policy provides.

This Notice provides information concerning possible impact on your insurance coverage due to directives issued by OFAC. Please read this Notice carefully.

The Office of Foreign Assets Control administers and enforces sanctions policy, based on Presidential declarations of national emergency. OFAC has identified and listed numerous Foreign Agents, Front Organizations, Terrorists, Terrorist organizations and Narcotics traffickers as "Specially Designated Nationals and Blocked Persons". This list can be located on the United States Treasury's web site—<http://www.treas.gov/ofac>.

In accordance with OFAC regulations, if it is determined that you or any other insured, or any person or entity claiming the benefits of this insurance has violated U.S. sanctions law or is a "Specially Designated National and Blocked Person", as identified by OFAC, this insurance will be considered a blocked or frozen contract and all provisions of this insurance are immediately subject to OFAC. When an insurance policy is considered to be such a blocked or frozen contract, no payments and no premium refunds may be made without authorization from OFAC. Other limitations on the premiums and payments also apply.



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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**POLICYHOLDER DISCLOSURE  
NOTICE OF TERRORISM INSURANCE COVERAGE**

Coverage for acts of terrorism, as defined in the Terrorism Risk Insurance Act, as amended, (the "Act"), is included in your policy. As defined in Section 102(l) of the Act: The term "act of terrorism" means any act that is certified by the Secretary of the Treasury – in consultation with the Secretary of Homeland Security, and the Attorney General of the United States – to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Under your coverage, any losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Act. However, your policy may contain other exclusions which might affect your coverage, such as an exclusion for nuclear events. Under the formula, the United States Government generally reimburses 80% beginning on January 1, 2020, of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The Act contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurer's liability for losses resulting from certified acts of terrorism when the amount of such losses exceeds \$100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

The portion of your annual premium that is attributable to coverage for acts of terrorism, as defined in the Act is **\$0** and does not include any charges for the portion of losses covered by the United States Government under the Act.

All other terms, conditions and exclusions remain unchanged.