**COMMERCIAL GENERAL LIABILITY**

POLICY NUMBER: PolicyNumberP

**IssuingCompanyP**

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

**WOOD DESTROYING ORGANISM OR INSECT INSPECTION COVERAGE**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

|  |  |  |
| --- | --- | --- |
| **SCHEDULE** | | |
| Limits Of Insurance: | $ | Each Occurrence |
|  | $ | Aggregate |
| Additional Premium | $ |  |

**A.** Paragraphs **(4)**, **(5)** and **(6)** of Exclusion **2.j.** Damage To Property under Section **I** – Coverages, Coverage **A** – Bodily Injury And Property Damage Liability does not apply to "property damages" arising out of the rendering of or failure to render physical inspection services of real property performed by you or on your behalf, for which you render a written inspection report regarding the presence of wood destroying organisms or insects at the inspected property. This exception applies only if the "property damage" resulting from wood destroying organisms or insects is discovered at the inspected property within one year after the date of the physical inspection upon which the inspection report was furnished. A separate limit of insurance applies to the coverage provided by this endorsement as described in Paragraph **C.** of this endorsement.

**B.** The following is added to Paragraph **2.** under Section **I** – Coverages, Coverage **A** – Bodily Injury And Property Damage Liability:

This insurance does not apply to:

**Specified Inspection Hazards**

“Property damage” in any way involving:

**(1)** Areas of the real property which were obstructed or inaccessible to you at the time of the physical inspection;

**(2)** Real property as to which you had made an inspection report without making a physical inspection of all accessible areas for evidence of wood destroying organisms or insects;

**(3)** Re-treatment, with pesticides, of the damaged real property covered by this endorsement;

**(4)** Real property in which you, your "employees" or the inspector who provided the original inspection report has had, presently has, or contemplates having any financial interest; or

**(5)** Re-inspections of real property which previously had been treated for wood destroying organisms or insects by you.

**C.** The following is added to Section **III** – Limits Of Insurance:

**a.** Subject to Paragraph **b.** below, the Each Occurrence Limit Of Insurance shown in the Schedule of this endorsement is the most we will pay in any one "occurrence" for “property damage” covered by this endorsement.

**b.** The Aggregate Limit Of Insurance shown in the Schedule of this endorsement is the most we will pay for the sum of all damages because of "property damage" arising out of all "occurrences" covered by this endorsement during the policy period.

The limits of insurance provided by this endorsement are a part of, not in addition to, the limits of insurance provided by the Commercial General Liability Coverage Form.

All other terms and conditions remain unchanged.