COMMERCIAL GENERAL LIABILITY POLICY

# DECLARATIONS

Policy Number: TEST-12345

Named Insured: ABC Corporation

Policy Period: 01/01/2025 to 01/01/2026

Limits of Insurance: $1,000,000 Each Occurrence

# SECTION I - INSURING AGREEMENT

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.

# SECTION II - EXCLUSIONS

This insurance does not apply to:  
1. Expected or Intended Injury  
"Bodily injury" or "property damage" expected or intended from the standpoint of the insured.  
2. 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.

# SECTION III - DEFINITIONS

1. "Bodily injury" means bodily injury, sickness or disease sustained by a person, including death resulting from any of these at any time.  
2. "Property damage" means:  
 a. Physical injury to tangible property, including all resulting loss of use of that property; or  
 b. Loss of use of tangible property that is not physically injured.

# SECTION IV - CONDITIONS

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

# ENDORSEMENT - ADDITIONAL INSURED

This endorsement modifies insurance provided under the following:  
COMMERCIAL GENERAL LIABILITY COVERAGE PART  
  
SCHEDULE  
Name of Additional Insured Person(s) Or Organization(s):  
XYZ Partner Company  
  
Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule.