

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – MULTI-UNIT DWELLINGS

This endorsement modifies insurance under the following:

**COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS AND COMPLETED OPERATIONS LIABILITY COVERAGE PART**

The following exclusion is added to SECTION – I COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY, Paragraph 2. Exclusions and SECTION I – COVERAGE B PERSONAL AND ADVERTISING INJURY LIABILITY, Paragraph 2. Exclusions:

This insurance does not apply to:

"Bodily injury", "property damage" or "personal and advertising injury" arising out of or related in any way to "your work" or "your product" within the "products-completed operations hazard" when "your work" or "your product" are part of or incorporated into a "multi-unit dwelling" or a "multi-unit dwelling" project including the "common areas" associated therewith.

The following definitions are added to SECTION V – DEFINITIONS:

"Multi-unit dwelling" means any condominium, multi-family dwelling, cooperative building, town house or row house in which any combination or group of individually owned units of real estate share a common interior or perimeter wall, ceiling or floor with another individually owned unit of real estate in a building or on land that is owned in common by the owners of the individual units.

"Common areas" means any areas in a building or facility including the land adjoining the building or facility which is:

- a. Not occupied as a residence; and
- b. Owned in common by the owners of the individual units; and
- c. Available for use by the residents of the condominium, multi-family dwelling, cooperative building, town house or row house.

All Other Terms and Conditions Remain Unchanged.

LIMITATION OF COVERAGE TO DESIGNATED PROJECT

Named Insured			Endorsement Number
Policy Symbol	Policy Number	Policy Period	Effective Date of Endorsement
			To
Issued By (Name of Insurance Company)			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

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This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

This policy only applies to "Bodily Injury", "Property Damage", "Personal and Advertising Injury" arising out of the Designated Project listed below:

Name of Project:

Location of Project:

Description of Project:

Authorized Representative

POLICY NUMBER:

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EXCLUSION – CROSS SUITS

This endorsement modifies insurance provided under the following:

RESIDENTIAL CONSTRUCTION PROJECT LIABILITY POLICY

The following is added to **SECTION II. EXCLUSIONS:**

This insurance does not apply to any "property damage", "personal injury", "advertising injury" or "homeowners action" arising out of any "claim" or "suit" by any insured against any other insured.

SPECIMEN

EXCLUSION – CROSS SUITS FROM PRODUCTS-COMPLETED OPERATIONS

Named Insured			Endorsement Number
Policy Symbol	Policy Number	Policy Period To	Effective Date of Endorsement
Issued By (Name of Insurance Company)			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

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This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

This insurance does not apply to any claim for damages by any Named Insured against another Named Insured because of "bodily injury" or "property damage" arising out of "your work" and included within the "products-completed operations hazard."

Authorized Representative

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EXCLUSION – DESIGNATED WORK

This endorsement modifies insurance provided under the following:

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

SCHEDULE

Description of your work:

**CONSTRUCTION OF ANY SINGLE-FAMILY DWELLING, TOWNHOUSE,
CONDOMINIUM, APARTMENT, OR MULTI-TRACT HOUSING
DEVELOPMENT**

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

This insurance does not apply to "bodily injury" or "property damage" included in the "products-completed operations hazard" and arising out of "your work" shown in the Schedule.

EXCLUSION – PROPERTY DAMAGE TO THE DESIGNATED PROJECT DURING THE COURSE OF CONSTRUCTION

Named Insured			Endorsement Number
Policy Symbol	Policy Number	Policy Period To	Effective Date of Endorsement
Issued By (Name of Insurance Company)			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

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This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

This insurance does not apply to:

“Property Damage” to:

1. the Designated Project; or
2. any portion of the Designated Project;
before it is completed.

For the purposes of this endorsement the Designated Project, or any portion of the Designated Project, will be deemed completed when it has been put to its intended use or has been occupied by any person or organization other than another contractor or subcontractor working on the project or portion thereof.

Authorized Representative