



Evolution of the AI Endorsement

1985

CG 20 10 11 85
“arising out of”
(See Exhibit A)

CG 20 09 11 85
Specifically excludes
completed operations
(See Exhibit B)

1993

CG 20 10 10 93
Limits coverage
to “ongoing
operations”
(See Exhibit C)

2001

CG 20 10 10 01
Excludes coverage
for completed
operations

CG 20 37 10 01
Reinstates
completed
operations
coverage

2004

CG 20 10 07 04
Replaces “arising
out of” with
“caused in whole
or in part”;
Excludes
completed
operations
(See Exhibit D)



AI Endorsement Language

Exhibit A (CG 20 10 11 85)

- “[B]ut only with respect to liability arising out of “your work” for that insured by or for you.”

Exhibit B (CG 20 09 11 85)

- “[A]rising out of”
“[D]oes not apply to:

Exhibit C (CG 20 10 10 93)

- “[B]ut only with respect to liability arising out of your ongoing operations performed for that insured.”

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(2) ‘Bodily injury’ or ‘property damage’ occurring after:

(a) All work ... has been completed; or

(b) That portion of ‘your work’ out of which the injury or damage arises has been put to its intended use”

Exhibit D (CG 20 10 07 04)

- “[C]aused, in whole or in part, by”
- “[D]oes not apply to ‘bodily injury’ or ‘property damage’ occurring after:
 1. All work ... has been completed; or
 2. That portion of ‘your work’ out of which the injury or damage arises has been put to its intended use”