

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MULTI UNIT RESIDENTIAL EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
COMMERCIAL LIABILITY UMBRELLA COVERAGE PART

This endorsement excludes coverage for indemnity and defense under the Commercial General Liability Coverage Form, Products/Completed Operations Liability Coverage Form and the Commercial Liability Umbrella Coverage Form for "bodily injury", "property damage", "personal injury" and "advertising injury" arising out of "your work" in a multi unit residential building, project or development. This portion of the exclusion applies whether or not the "bodily injury" or "property damage" arises out of your ongoing operations or operations included within the "products-completed operations hazard" and applies whether or not the work or operations are performed by you or on your behalf.

This endorsement also excludes any of "your products" which will or have become a part of the real property of any multi unit residential building, project or development.

This endorsement also excludes coverage for indemnity and defense for "bodily injury", "property damage", "personal injury", and "advertising injury" arising out of "your work" performed or supplied with respect to any apartment project or structure which, at the time a claim for such "bodily injury", "property damage", "personal injury" or "advertising injury" is first made, has been or is being converted into a multi unit residential building, project or development whether your operations, including "your work" or "your product" were performed, incorporated or supplied before or after the apartment was converted to a multi unit residential building, project or development.

"Multi unit residential building, project or development" includes any attached or semi-detached residential building, duplex, row house, townhouse, link, carriage house, timeshare or condominium building or unit whether owner occupied, unoccupied, vacant or held for sale, lease or rental. Multi unit residential building, project or development also includes single family dwellings with zero lot lines.