

## Filing at a Glance

Companies: Liberty Insurance Corporation, Liberty Mutual Fire Insurance Company, LM Insurance Corporation, Liberty Mutual Insurance Company, The First Liberty Insurance Corporation

Product Name: Various Lines of Business	SERFF Tr Num: LMUG-125232264	State: Arkansas
TOI: 35.0 Interline Filings	SERFF Status: Closed	State Tr Num: AR-PC-07-025453
Sub-TOI: 35.0002 Commercial Interline Filings	Co Tr Num: LMSF-CW-006-07	State Status:
Filing Type: Form	Co Status:	Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
	Author: Marie Exon	Disposition Date: 07-19-2007
	Date Submitted: 07-13-2007	Disposition Status: Approved
Effective Date Requested (New): 11-01-2007		Effective Date (New): 11-01-2007
Effective Date Requested (Renewal): 11-01-2007		Effective Date (Renewal): 11-01-2007

## General Information

Project Name: Submission of forms to include Commercial Liability Umbrella Coverage Part  
Project Number: LMSF-CW-006-07

Status of Filing in Domicile: Pending

Reference Organization: n/a  
Reference Title: n/a  
Filing Status Changed: 07-19-2007  
State Status Changed: 07-13-2007  
Corresponding Filing Tracking Number:

Domicile Status Comments: Being submitted at this time.

Reference Number: n/a  
Advisory Org. Circular: n/a

Deemer Date:

Filing Description:

RE: Commercial Liability Umbrella Coverage Part  
Excess Commercial General Liability Coverage Part  
Commercial General Liability Coverage Part  
Products/Completed Operations Liability Coverage Part  
Railroad Protective Liability Coverage Part  
Owners and Contractors Protective Liability Coverage Part  
Liquor Liability Coverage Part  
Pollution Liability Coverage Part  
Garage Coverage Part  
Motor Truck Cargo Coverage Part  
Warehouse Legal Liability Coverage Part

REVISED COMPANY ENDORSEMENTS

Project # LMSF-CW-006-07

Liberty Mutual Insurance Company NAIC-0111-23043

Liberty Mutual Fire Insurance Company NAIC-0111-23035

LM Insurance Corporation NAIC-0111-33600

The First Liberty Insurance Corporation NAIC-0111-33588

Liberty Insurance Corporation NAIC-0111-42404

The captioned companies submit revised endorsements and new endorsement LCU 99 03 06 07 for your review and acknowledgment/approval for use with coverage parts listed on the endorsements.

We are requesting an effective date of November 1, 2007 for new and renewal business.

The primary purpose of this filing is to make the forms available to the Commercial Liability Umbrella Coverage Part. Wording on some endorsements has been updated to ensure that the forms work correctly with all coverage parts and to improve consistency of wording in the forms.

There is no change in the pricing.

Please see the attached Inventory for purpose of forms.

I would appreciate your review and acknowledgment/approval of this filing submission.

Sincerely,

Marie Exon

State Filings Analyst

Liberty Mutual Group

PO BOX 8070

Wausau WI 54402-8070

(877) 792-8728 Ext. 6089

Fax: (715) 842-6828

Marie Exon@Wausau.com

Enclosure

## Company and Contact

### Filing Contact Information

Marie Exon, State Filing Analyst  
 P.O. Box 8070  
 Wausau, WI 54402-8070

Marie.Exon@Wausau.com  
 (877) 792-8728 [Phone]  
 (715) 842-6828[FAX]

### Filing Company Information

Liberty Insurance Corporation  
 PO BOX 8070  
 Wausau, WI 54402-8070  
 (877) 792-8728 ext. [Phone]

CoCode: 42404  
 Group Code: 111  
 Group Name:  
 FEIN Number: 03-0316876  
 -----

State of Domicile: Illinois  
 Company Type:  
 State ID Number:

Liberty Mutual Fire Insurance Company  
 PO Box 8070  
 Wausau, WI 54402-8070  
 (877) 792-8728 ext. [Phone]

CoCode: 23035  
 Group Code: 111  
 Group Name:  
 FEIN Number: 04-1924000  
 -----

State of Domicile: Wisconsin  
 Company Type:  
 State ID Number:

LM Insurance Corporation  
 PO Box 8070  
 Wausau, WI 54402-8070  
 (877) 792-8728 ext. [Phone]

CoCode: 33600  
 Group Code: 111  
 Group Name:  
 FEIN Number: 04-3058504  
 -----

State of Domicile: Iowa  
 Company Type:  
 State ID Number:

Liberty Mutual Insurance Company  
 PO Box 8070  
 Wausau, WI 54402-8070  
 (877) 792-8728 ext. [Phone]

CoCode: 23043  
 Group Code: 111  
 Group Name:  
 FEIN Number: 04-1543470  
 -----

State of Domicile: Massachusetts  
 Company Type:  
 State ID Number:

The First Liberty Insurance Corporation  
 PO Box 8070  
 Wausau, WI 54402-8070  
 (877) 792-8728 ext. [Phone]

CoCode: 33588  
 Group Code: 111  
 Group Name:  
 FEIN Number: 04-3058503  
 -----

State of Domicile: Iowa  
 Company Type:  
 State ID Number:

## Filing Fees

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? No  
 Fee Explanation: \$50.00 form filing fee  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
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Created by SERFF on 07-19-2007 01:22 PM

Liberty Mutual Fire Insurance Company	\$50.00	07-13-2007	14597134
Liberty Mutual Insurance Company	\$0.00	07-13-2007	
The First Liberty Insurance Corporation	\$0.00	07-13-2007	
LM Insurance Corporation	\$0.00	07-13-2007	
Liberty Insurance Corporation	\$0.00	07-13-2007	



## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Approved	Llyweyia Rawlins	07-19-2007	07-19-2007

## **Disposition**

Disposition Date: 07-19-2007

Effective Date (New): 11-01-2007

Effective Date (Renewal): 11-01-2007

Status: Approved

Comment:

Rate data does NOT apply to filing.

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Uniform Transmittal Document-Property & Casualty	Approved	Yes
<b>Supporting Document</b>	Form Inventory	Approved	Yes
<b>Form</b>	EARLIER NOTICE OF CANCELLATION PROVIDED BY US	Approved	Yes
<b>Form</b>	CONTRACTUAL LIABILITY RAILROADS	Approved	Yes
<b>Form</b>	FAILURE TO SUPPLY OIL OR GAS	Approved	Yes
<b>Form</b>	ALIENATED PREMISES COVERAGE	Approved	Yes
<b>Form</b>	SPONSORED SPORTS ACTIVITIES AND SOCIAL ORGANIZATIONS	Approved	Yes
<b>Form</b>	AIRCRAFT PRODUCTS EXCLUSION	Approved	Yes
<b>Form</b>	LEAD EXCLUSION	Approved	Yes
<b>Form</b>	FINANCIAL SERVICES EXCLUSION	Approved	Yes
<b>Form</b>	DESIGNATED ONGOING OPERATIONS EXCLUSION	Approved	Yes
<b>Form</b>	DESIGNATED OPERATIONS COVERED BY A CONSOLIDATED (WRAP-UP) INSURANCE PROGRAM EXCLUSION	Approved	Yes
<b>Form</b>	SALINE SUBSTANCES CONTAMINATION EXCLUSION	Approved	Yes
<b>Form</b>	INSURANCE AND RELATED OPERATIONS EXCLUSION	Approved	Yes
<b>Form</b>	PRODUCTS-COMPLETED OPERATIONS HAZARD EXCLUSION	Approved	Yes
<b>Form</b>	DESIGNATED PRODUCTS EXCLUSION	Approved	Yes
<b>Form</b>	DESIGNATED WORK EXCLUSION	Approved	Yes
<b>Form</b>	INTERCOMPANY PRODUCTS SUITS EXCLUSION	Approved	Yes
<b>Form</b>	MOVEMENT OF BUILDINGS OR STRUCTURES EXCLUSION	Approved	Yes
<b>Form</b>	NEW ENTITIES EXCLUSION	Approved	Yes
<b>Form</b>	EXPLOSION, COLLAPSE AND UNDERGROUND PROPERTY DAMAGE HAZARD EXCLUSION (SPECIFIED OPERATIONS)	Approved	Yes
<b>Form</b>	LIMITATION OF COVERAGE TO DESIGNATED PREMISES OR PROJECT	Approved	Yes
<b>Form</b>	FAILURE TO SUPPLY EXCLUSION	Approved	Yes
<b>Form</b>	POLYCHLORINATED BIPHENYLS (PCBs) EXCLUSION	Approved	Yes
	RADIOACTIVE MATTER EXCLUSION	Approved	Yes

<b>Form</b>			
<b>Form</b>	TRANSMISSIBLE SPONGIFORM ENCEPHALOPATHIES (MAD COW) EXCLUSION	Approved	Yes
<b>Form</b>	ELECTROMAGNETIC FIELDS AND ELECTROMAGNETIC RADIATION EXCLUSION	Approved	Yes
<b>Form</b>	WELDING ROD EXCLUSION	Approved	Yes
<b>Form</b>	BOATS	Approved	Yes
<b>Form</b>	WAIVER OF GOVERNMENTAL IMMUNITY	Approved	Yes
<b>Form</b>	SEED MERCHANTS COVERAGE FOR ERRONEOUS DELIVERY OR MIXTURE AND RESULTING FAILURE OF SEED TO GERMINATE	Approved	Yes
<b>Form</b>	WAIVER OF CHARITABLE IMMUNITY	Approved	Yes
<b>Form</b>	DAMAGE TO YOUR WORK AMENDMENT	Approved	Yes
<b>Form</b>	INSURED CONTRACT REDEFINED	Approved	Yes
<b>Form</b>	OCCURRENCE REDEFINED FOR SPECIFIED PRODUCTS	Approved	Yes
<b>Form</b>	KNOWLEDGE OF OCCURRENCE	Approved	Yes
<b>Form</b>	UNINTENTIONAL FAILURE TO DISCLOSE	Approved	Yes
<b>Form</b>	DEFINITIONS	Approved	Yes

**Form Schedule**

<b>Review Status</b>	<b>Form Name</b>	<b>Form #</b>	<b>Edition Date</b>	<b>Form Type Action</b>	<b>Action Specific Data</b>	<b>Readability</b>	<b>Attachment</b>
Approved	EARLIER NOTICE OF CANCELLATION PROVIDED BY US	LC 02 01 06 07	06 07	Endorsement/Amendment/Conditions Replaced	LC 02 01 06 05	0.00	LC 02 01 06 07.pdf
Approved	CONTRACTUAL LIABILITY RAILROADS	LC 04 05 06 07	06 07	Endorsement/Amendment/Conditions Replaced	LC 04 05 06 05	0.00	LC 04 05 06 07.pdf
Approved	FAILURE TO SUPPLY OIL OR GAS	LC 04 13 06 07	06 07	Endorsement/Amendment/Conditions Replaced	LC 04 13 06 05	0.00	LC 04 13 06 07.pdf
Approved	ALIENATED PREMISES COVERAGE	LC 04 16 06 07	06 07	Endorsement/Amendment/Conditions Replaced	LN 04 04 06 05	0.00	LC 04 16 06 07.pdf
Approved	SPONSORED SPORTS ACTIVITIES AND ORGANIZATIONS	LC 20 14 06 07	06 07	Endorsement/Amendment/Conditions Replaced	LC 20 14 06 05 and LC 20 18 06 05	0.00	LC 20 14 06 07.pdf
Approved	AIRCRAFT PRODUCTS EXCLUSION	LC 21 05 06 07	06 07	Endorsement/Amendment/Conditions Replaced	LC 21 05 06 05	0.00	LC 21 05 06 07.pdf
Approved	LEAD EXCLUSION	LC 21 06 06 07	06 07	Endorsement/Amendment/Conditions Replaced	LC 21 06 06 05	0.00	LC 21 06 06 07.pdf
Approved	FINANCIAL SERVICES EXCLUSION	LC 21 08 06 07	06 07	Endorsement/Amendment/Conditions Replaced	LC 21 08 06 05	0.00	LC 21 08 06 07.pdf
Approved	DESIGNATED ONGOING OPERATIONS EXCLUSION	LC 21 09 06 07	06 07	Endorsement/Amendment/Conditions Replaced	LC 21 09 06 05	0.00	LC 21 09 06 07.pdf
Approved	DESIGNATED OPERATIONS	LC 21 10 06 07	06 07	Endorsement/Amendment Replaced	LC 21 10 06 05	0.00	LC 21 10 06 07.pdf

	COVERED BY A CONSOLIDATED (WRAP-UP) INSURANCE PROGRAM EXCLUSION			ent/Condi tions			
Approved	SALINE SUBSTANCES CONTAMINATIO N EXCLUSION	LC 21 17 06 07 06 07	06 07	Endorseme Replaced nt/Amendm ent/Condi tions	LC 21 17 06 05	0.00	LC 21 17 06 07.pdf
Approved	INSURANCE AND RELATED OPERATIONS EXCLUSION	LC 21 18 06 07 06 07	06 07	Endorseme Replaced nt/Amendm ent/Condi tions	LC 21 18 06 05	0.00	LC 21 18 06 07.pdf
Approved	PRODUCTS- COMPLETED OPERATIONS HAZARD EXCLUSION	LC 21 20 06 07 06 07	06 07	Endorseme Replaced nt/Amendm ent/Condi tions	LC 21 20 06 05	0.00	LC 21 20 06 07.pdf
Approved	DESIGNATED PRODUCTS EXCLUSION	LC 21 24 06 07 06 07	06 07	Endorseme Replaced nt/Amendm ent/Condi tions	LC 21 24 06 05	0.00	LC 21 24 06 07.pdf
Approved	DESIGNATED WORK EXCLUSION	LC 21 25 06 07 06 07	06 07	Endorseme Replaced nt/Amendm ent/Condi tions	LC 21 25 06 05	0.00	LC 21 25 06 07.pdf
Approved	INTERCOMPAN Y PRODUCTS SUITS EXCLUSION	LC 21 27 06 07 06 07	06 07	Endorseme Replaced nt/Amendm ent/Condi tions	LC 21 27 06 05	0.00	LC 21 27 06 07.pdf
Approved	MOVEMENT OF BUILDINGS OR STRUCTURES EXCLUSION	LC 21 30 06 07 06 07	06 07	Endorseme Replaced nt/Amendm ent/Condi tions	LC 21 30 06 05	0.00	LC 21 30 06 07.pdf
Approved	NEW ENTITIES EXCLUSION	LC 21 31 06 07 06 07	06 07	Endorseme Replaced nt/Amendm ent/Condi tions	LC 21 31 06 05	0.00	LC 21 31 06 07.pdf
Approved	EXPLOSION, COLLAPSE AND UNDERGROUN D PROPERTY DAMAGE HAZARD	LC 21 32 06 07 06 07	06 07	Endorseme Replaced nt/Amendm ent/Condi tions	LC 21 32 06 05	0.00	LC 21 32 06 07.pdf

EXCLUSION  
(SPECIFIED  
OPERATIONS)

Approved	LIMITATION OF COVERAGE TO DESIGNATED PREMISES OR PROJECT	LC 21 33 06 07	06 07	Endorseme Replaced nt/Amendm ent/Condi ons	LC 21 33 06 05	0.00	LC 21 33 06 07.pdf
Approved	FAILURE TO SUPPLY EXCLUSION	LC 21 35 06 07	06 07	Endorseme Replaced nt/Amendm ent/Condi ons	LC 21 35 06 05	0.00	LC 21 35 06 07.pdf
Approved	POLYCHLORINA TED BIPHENYLS (PCBs) EXCLUSION	LC 21 38 06 07	06 07	Endorseme Replaced nt/Amendm ent/Condi ons	LC 21 38 06 05	0.00	LC 21 38 06 07.pdf
Approved	RADIOACTIVE MATTER EXCLUSION	LC 21 39 06 07	06 07	Endorseme Replaced nt/Amendm ent/Condi ons	LC 21 39 06 05	0.00	LC 21 39 06 07.pdf
Approved	TRANSMISSIBL E SPONGIFORM ENCEPHALOPA THIES (MAD COW) EXCLUSION	LC 21 41 06 07	06 07	Endorseme Replaced nt/Amendm ent/Condi ons	LC 21 41 06 05	0.00	LC 21 41 06 07.pdf
Approved	ELECTROMAGN ETIC FIELDS AND ELECTROMAGN ETIC RADIATION EXCLUSION	LC 21 42 06 07	06 07	Endorseme Replaced nt/Amendm ent/Condi ons	LC 21 42 06 05	0.00	LC 21 42 06 07.pdf
Approved	WELDING ROD EXCLUSION	LC 21 44 06 07	06 07	Endorseme Replaced nt/Amendm ent/Condi ons	LC 21 44 10 05	0.00	LC 21 44 06 07.pdf
Approved	BOATS	LC 24 01 06 07	06 07	Endorseme Replaced nt/Amendm ent/Condi ons	LC 24 01 06 05	0.00	LC 24 01 06 07.pdf
Approved	WAIVER OF GOVERNMENTA L IMMUNITY	LC 24 02 06 07	06 07	Endorseme Replaced nt/Amendm ent/Condi ons	LC 24 02 06 05	0.00	LC 24 02 06 07.pdf

Approved	SEED MERCHANTS COVERAGE FOR ERRONEOUS DELIVERY OR MIXTURE AND RESULTING FAILURE OF SEED TO GERMINATE	LC 24 03 06 07 06 07	Endorseme Replaced nt/Amendm ent/Condi ons	LC 24 03 06 05	0.00	LC 24 03 06 07.pdf
Approved	WAIVER OF CHARITABLE IMMUNITY	LC 24 05 06 07 06 07	Endorseme Replaced nt/Amendm ent/Condi ons	LC 24 05 06 05	0.00	LC 24 05 06 07.pdf
Approved	DAMAGE TO YOUR WORK AMENDMENT	LC 24 06 06 07 06 07	Endorseme Replaced nt/Amendm ent/Condi ons	LN 24 03 06 05	0.00	LC 24 06 06 07.pdf
Approved	INSURED CONTRACT REDEFINED	LC 29 02 06 07 06 07	Endorseme Replaced nt/Amendm ent/Condi ons	LN 29 05 06 05	0.00	LC 29 02 06 07.pdf
Approved	OCCURRENCE REDEFINED FOR SPECIFIED PRODUCTS	LC 29 03 06 07 06 07	Endorseme Replaced nt/Amendm ent/Condi ons	LN 29 02 06 05	0.00	LC 29 03 06 07.pdf
Approved	KNOWLEDGE OF OCCURRENCE	LC 99 02 06 07 06 07	Endorseme Replaced nt/Amendm ent/Condi ons	LC 99 02 06 05	0.00	LC 99 02 06 07.pdf
Approved	UNINTENTIONA L FAILURE TO DISCLOSE	LC 99 03 06 07 06 07	Endorseme Replaced nt/Amendm ent/Condi ons	LC 99 03 06 05	0.00	LC 99 03 06 07.pdf
Approved	DEFINITIONS	LCU 99 0306 07 06 07	Endorseme New nt/Amendm ent/Condi ons		0.00	LCU 99 03 06 07.pdf



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

**EARLIER NOTICE OF CANCELLATION PROVIDED BY US**

This endorsement modifies insurance provided under the following:

COMMERCIAL LIABILITY UMBRELLA COVERAGE PART  
EXCESS COMMERCIAL GENERAL LIABILITY COVERAGE PART

**SCHEDULE**

**Number of Days' Notice** \_\_\_\_\_

For any statutorily permitted reason other than nonpayment of premium, the number of days required for notice of cancellation, as provided in the Cancellation Condition or as amended by an applicable state cancellation endorsement, is increased to the number of days shown in the Schedule above.

This endorsement is executed by the

Premium \$

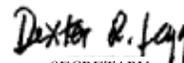
Effective Date

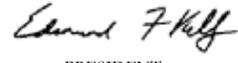
Expiration Date

For attachment to Policy No.

Audit Basis

Issued To

  
SECRETARY

  
PRESIDENT

Countersigned by

\_\_\_\_\_  
Authorized Representative

Issued

Sales Office and No.

End. Serial No.

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

**CONTRACTUAL LIABILITY – RAILROADS**

This endorsement modifies insurance provided under the following:

COMMERCIAL LIABILITY UMBRELLA COVERAGE PART  
EXCESS COMMERCIAL GENERAL LIABILITY COVERAGE PART

**SCHEDULE**

<b>Scheduled Railroad:</b>	<b>Designated Job Site:</b>

With respect to operations performed for, or affecting, a Scheduled Railroad at a Designated Job Site, the definition of "insured contract" in the Definitions section is replaced by the following:

"Insured contract" means:

- a. A contract for a lease of premises. However, that portion of the contract for a lease of premises that indemnifies any person or organization for damage by fire to premises while rented to you or temporarily occupied by you with permission of the owner is not an "insured contract";
- b. A sidetrack agreement;
- c. Any easement or license agreement;
- d. An obligation, as required by ordinance, to indemnify a municipality, except in connection with work for a municipality;
- e. An elevator maintenance agreement;

- f. That part of any other contract or agreement pertaining to your business (including an indemnification of a municipality in connection with work performed for a municipality) under which you assume the tort liability of another party to pay for "bodily injury" or "property damage" to a third person or organization. Tort liability means a liability that would be imposed by law in the absence of any contract or agreement.

Paragraph f. does not include that part of any contract or agreement:

- (1) That indemnifies an architect, engineer or surveyor for injury or damage arising out of:
  - (a) Preparing, approving or failing to prepare or approve maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or
  - (b) Giving directions or instructions, or failing to give them, if that is the primary cause of the injury or damage;

(2) Under which the insured, if an architect, engineer or surveyor, assumes liability for an injury or damage arising out of the insured's rendering or failure to render professional services, including

those listed in Paragraph (1) above and supervisory, inspection, architectural or engineering activities.

This endorsement is executed by the

Premium \$

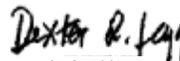
Effective Date

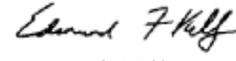
Expiration Date

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Audit Basis

Issued To

  
SECRETARY

  
PRESIDENT

Countersigned by

\_\_\_\_\_  
Authorized Representative

Issued

Sales Office and No.

End. Serial No.

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

**FAILURE TO SUPPLY OIL OR GAS**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART  
COMMERCIAL LIABILITY UMBRELLA COVERAGE PART  
EXCESS COMMERCIAL GENERAL LIABILITY COVERAGE PART

The following additional insuring agreement is added:

"Bodily injury" and "property damage" arising out of your failure to keep a person or organization supplied with fuel oil or liquefied petroleum gas in accordance with your agreement to do so shall be deemed to be caused by an "occurrence"; however, insurance for such "bodily injury" or "property damage" is subject to the following additional exclusions:

This insurance does not apply to "bodily injury" or "property damage" that results from:

- a. Your inability to supply fuel oil or liquefied petroleum gas in quantities sufficient to satisfy the demand of any person or organization, but this exclusion shall not apply if you notified such person or organization prior to the "occurrence" that such demand cannot be met;
- b. Your intentional failure or omission to supply any quantity of fuel oil or liquefied petroleum gas to any person or organization in accordance with an agreement to do so.

This endorsement is executed by the

Premium \$

Effective Date

Expiration Date

For attachment to Policy No.

Audit Basis

Issued To

  
SECRETARY

  
PRESIDENT

Countersigned by \_\_\_\_\_  
Authorized Representative

Issued

Sales Office and No.

End. Serial No.

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

**ALIENATED PREMISES COVERAGE**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART  
COMMERCIAL LIABILITY UMBRELLA COVERAGE PART  
EXCESS COMMERCIAL GENERAL LIABILITY COVERAGE PART

Subparagraph (2) of the Damage to Property exclusion is replaced by the following:

- (2) Premises you sell, give away, or abandon, if the "property damage" arises out of any part of those premises, and results from one or more hazards that were known by you, or should have reasonably been known by you, at the time the property was sold, given away or abandoned.

This endorsement is executed by the

Premium \$

Effective Date

Expiration Date

For attachment to Policy No.

Audit Basis

Issued To

  
SECRETARY

  
PRESIDENT

Countersigned by

\_\_\_\_\_  
Authorized Representative

Issued

Sales Office and No.

End. Serial No.

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

**SPONSORED SPORTS ACTIVITIES AND SOCIAL ORGANIZATIONS**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART  
COMMERCIAL LIABILITY UMBRELLA COVERAGE PART  
EXCESS COMMERCIAL GENERAL LIABILITY COVERAGE PART

SECTION II - WHO IS AN INSURED is amended to include coverage for "bodily injury" to any of your "employees" while participating in sports activities and social organizations sponsored by you.

This endorsement is executed by the

Premium \$

Effective Date

Expiration Date

For attachment to Policy No.

Audit Basis

Issued To

  
SECRETARY

  
PRESIDENT

Countersigned by

Authorized Representative

Issued

Sales Office and No.

End. Serial No.

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

**AIRCRAFT PRODUCTS EXCLUSION**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART  
COMMERCIAL LIABILITY UMBRELLA COVERAGE PART  
EXCESS COMMERCIAL GENERAL LIABILITY COVERAGE PART  
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART  
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART  
RAILROAD PROTECTIVE LIABILITY COVERAGE PART  
SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY - NEW YORK

This insurance does not apply to any liability, damages, loss, injury, demand, claim, or "suit" that arises out of or allegedly arises out of:

1. "aircraft products";
2. work performed upon or in connection with "aircraft products";
3. any representation or warranty made at any time with respect to such products or work; or
4. the "grounding" of any aircraft.

The following additional definitions apply:

1. "Aircraft products" means:
  - a. aircraft, missiles or spacecraft, and any ground support or control equipment used in connection with aircraft, missiles or spacecraft;
  - b. products installed in or used in connection with aircraft, missiles or spacecraft, including spare parts, ground handling tools and equipment;
  - c. training aids, instructions, manuals, blueprints, engineering or other data, or engineering or other advice; and
  - d. services and labor relating to any of the above.

2. "Grounding" means the withdrawal of one or more aircraft from flight operations or the imposition of speed, passenger or load restrictions on such aircraft by reason of the existence or suspected existence of any defect, fault or condition in such aircraft or aircraft part sold, handled or distributed by you or manufactured, assembled or processed by any other person or organization according to your specification, plans, suggestions, orders or drawings or with tools, machinery or other equipment furnished to such person or organization by you, whether such aircraft so withdrawn are owned or operated by the same or different individuals, organizations or corporations.

A "grounding" will begin on the date of an accident or "occurrence" which caused the "grounding" or on the date an aircraft is first withdrawn from service on account of the "grounding", whichever occurs first.

This endorsement is executed by the

Premium \$

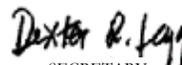
Effective Date

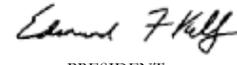
Expiration Date

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Audit Basis

Issued To

  
SECRETARY

  
PRESIDENT

Countersigned by \_\_\_\_\_  
Authorized Representative

Issued

Sales Office and No.

End. Serial No.

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

**LEAD EXCLUSION**

This endorsement modifies insurance provided under the following:

- COMMERCIAL GENERAL LIABILITY COVERAGE PART
- COMMERCIAL LIABILITY UMBRELLA COVERAGE PART
- EXCESS COMMERCIAL GENERAL LIABILITY COVERAGE PART
- GARAGE COVERAGE PART
- LIQUOR LIABILITY COVERAGE PART
- OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
- PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
- RAILROAD PROTECTIVE LIABILITY COVERAGE PART
- SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK

This insurance does not apply to:

1. Any actual or alleged liability, damages, loss or injury that results directly or indirectly from the ingestion, inhalation, exposure to or absorption of lead in any form or to any claims or "suits" arising from lead;
2. Actual or alleged "property damage" that results directly or indirectly from lead or the exposure to lead in any form or to any claims or "suits" arising from lead;
3. Any loss, cost or expense arising out of any request, demand, order or statutory or regulatory requirement that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of lead in any form; or
4. Any loss, cost or expense arising out of any claim or "suit" by or on behalf of a governmental authority for damages resulting from testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of lead in any form.

This endorsement is executed by the

Premium \$

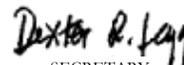
Effective Date

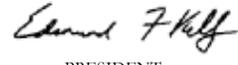
Expiration Date

For attachment to Policy No.

Audit Basis

Issued To

  
 SECRETARY

  
 PRESIDENT

Countersigned by

Authorized Representative

Issued

Sales Office and No.

End. Serial No.

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

**FINANCIAL SERVICES EXCLUSION**

This endorsement modifies insurance provided under the following:

COMMERCIAL LIABILITY UMBRELLA COVERAGE PART  
EXCESS COMMERCIAL GENERAL LIABILITY COVERAGE PART

This insurance does not apply to "bodily injury", "property damage" or "personal and advertising injury" resulting from the rendering of or the failure to render financial services by any insured to others. For the purpose of this exclusion, financial services include but are not limited to:

1. Planning, administering or advising on:
  - a. Any:
    - (1) Investment;
    - (2) Pension;
    - (3) Annuity;
    - (4) Savings;
    - (5) Checking; or
    - (6) Individual retirement plan, fund or account;
  - b. The issuance or withdrawal of any bond, debenture, stock or other securities;
  - c. The trading of securities, commodities or currencies; or
  - d. Any acquisitions or mergers;
2. Acting as a dividend disbursing agent, exchange agent, redemption or subscription agent, warrant or scrip agent, fiscal or paying agent, tax withholding agent, escrow agent, clearing agent, or electronic funds transfer agent;
3. Lending, or arranging for the lending of, money, including credit card, debit card, leasing or mortgage operations or activities or interbank transfers;
4. Repossessing of real or personal property from a borrower or acting as an assignee for the benefit of creditors;
5. Checking or reporting of credit;
6. Maintaining of financial accounts or records;

- 7. Tax planning, tax advising or the preparation of tax returns; or
- 8. Selling or issuing travelers checks, letters of credit, certified checks, bank checks or money orders.

This endorsement is executed by the

Premium \$

Effective Date

Expiration Date

For attachment to Policy No.

Audit Basis

Issued To

  
SECRETARY

  
PRESIDENT

Countersigned by

\_\_\_\_\_  
Authorized Representative

Issued

Sales Office and No.

End. Serial No.

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

**DESIGNATED ONGOING OPERATIONS EXCLUSION**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART  
COMMERCIAL LIABILITY UMBRELLA COVERAGE PART  
EXCESS COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Description of Designated Ongoing Operation(s):

Specified Location (If Applicable):

This insurance does not apply to "bodily injury", "property damage" or "personal and advertising injury" arising out of the ongoing operations described in the Schedule of this endorsement, regardless of whether such operations are conducted by you or on your behalf or whether the operations are conducted for yourself or for others.

Unless a "location" is specified in the Schedule, this exclusion applies regardless of where such operations are conducted by you or on your behalf. If a specific "location" is designated in the Schedule of this endorsement, this exclusion applies only to the described ongoing operations conducted at that "location".

For the purpose of this endorsement, "location" means premises involving the same or connecting lots, or premises whose connection is interrupted only by a street, roadway, waterway or right-of-way of a railroad.

This endorsement is executed by the

Premium \$

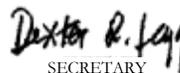
Effective Date

Expiration Date

For attachment to Policy No.

Audit Basis

Issued To

  
SECRETARY

  
PRESIDENT

Countersigned by

\_\_\_\_\_  
Authorized Representative

Issued

Sales Office and No.

End. Serial No.

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

**DESIGNATED OPERATIONS COVERED BY A CONSOLIDATED  
(WRAP-UP) INSURANCE PROGRAM EXCLUSION**

This endorsement modifies insurance provided under the following:

COMMERCIAL LIABILITY UMBRELLA COVERAGE PART  
EXCESS COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Description and Location of Operation(s):

This insurance does not apply to "bodily injury" or "property damage" arising out of either your ongoing operations or operations included within the "products-completed operations hazard" at the location described in the Schedule of this endorsement, as a consolidated (wrap-up) insurance program has been provided by the prime contractor/project manager or owner of the construction project in which you are involved.

This exclusion applies whether or not the consolidated (wrap-up) insurance program:

- (1) Provides coverage identical to that provided by this Coverage Part;
- (2) Has limits adequate to cover all claims; or
- (3) Remains in effect.

This endorsement is executed by the

Premium \$

Effective Date

Expiration Date

For attachment to Policy No.

Audit Basis

Issued To

  
SECRETARY

  
PRESIDENT

Countersigned by

\_\_\_\_\_  
Authorized Representative

Issued

Sales Office and No.

End. Serial No.

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

**SALINE SUBSTANCES CONTAMINATION EXCLUSION**

This endorsement modifies insurance provided under the following:

COMMERCIAL LIABILITY UMBRELLA COVERAGE PART  
EXCESS COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Oil or Gas Lease Operators – natural gas

Oil or Gas Lease Operators – natural gas – within the limits of any town or city, on the right-of-way of any railroad, or in any ocean, gulf or bay.

With respect to operations performed by you or on your behalf and shown in the Schedule:

1. This insurance does not apply to "property damage" included within the "saline substance contamination hazard."
2. "Saline substance contamination hazard" includes "property damage" to any of the following wherever located:
  - (a) Oil, gas, water or other mineral substance, if the "property damage" is caused directly or indirectly by a saline substance;
  - (b) Any other property, if the "property damage" results from the "property damage" described in (a) above.

This endorsement is executed by the

Premium \$

Effective Date

Expiration Date

For attachment to Policy No.

Audit Basis

Issued To

  
SECRETARY

  
PRESIDENT

Countersigned by

\_\_\_\_\_  
Authorized Representative

Issued

Sales Office and No.

End. Serial No.

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

**INSURANCE AND RELATED OPERATIONS EXCLUSION**

This endorsement modifies insurance provided under the following:

COMMERCIAL LIABILITY UMBRELLA COVERAGE PART  
EXCESS COMMERCIAL GENERAL LIABILITY COVERAGE PART

This insurance does not apply to "bodily injury", "property damage" or "personal and advertising injury" for which the insured may be held liable

1. Because of:
  - a. Any obligation assumed by any insured; or
  - b. The failure to discharge, or the improper discharge of, any obligation or duty, contractual or otherwise with respect to any contract or treaty of insurance, reinsurance, suretyship, annuity endowment or employee benefit plan, including applications, receipts or binders;
2. Because of the membership in or contribution to or management or administration of any insurance plan, pool, association, insolvency or guarantee fund or any similar insurance fund, organization or association, whether voluntary or involuntary;
3. Resulting from the rendering of, or failure to render, the following professional services:
  - a. Advising, inspecting, reporting or making recommendations in the insured's capacity as an insurance company, consultant, broker, agent or representative thereof;
  - b. Effecting insurance, reinsurance or suretyship coverages;
  - c. Investigating, defending or settling any claim under any contract or treaty of insurance, self-insurance, reinsurance or suretyship;
  - d. Auditing or maintaining accounts or records of others;
  - e. Conducting an investment, loan or real estate department or operations;
  - f. Acting in any capacity as a fiduciary or trustee for mutual funds, pension or welfare funds, annuities, endowments, employee benefit plans or other similar activities; or
  - g. Performing any claim, investigative, adjustment, engineering, inspection, consulting, survey, audit, appraisal, actuarial or data processing service for a fee.

This endorsement is executed by the

Premium \$

Effective Date

Expiration Date

For attachment to Policy No.

Audit Basis

Issued To

  
SECRETARY

  
PRESIDENT

Countersigned by

\_\_\_\_\_  
Authorized Representative

Issued

Sales Office and No.

End. Serial No.

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

**PRODUCTS-COMPLETED OPERATIONS HAZARD EXCLUSION**

This endorsement modifies insurance provided under the following:

COMMERCIAL LIABILITY UMBRELLA COVERAGE PART  
EXCESS COMMERCIAL GENERAL LIABILITY COVERAGE PART

This insurance does not apply to "bodily injury" or "property damage" included within the "products-completed operations hazard".

This endorsement is executed by the

Premium \$

Effective Date

Expiration Date

For attachment to Policy No.

Audit Basis

Issued To

  
SECRETARY

  
PRESIDENT

Countersigned by

Authorized Representative

Issued

Sales Office and No.

End. Serial No.

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

**DESIGNATED PRODUCTS EXCLUSION**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART  
COMMERCIAL LIABILITY UMBRELLA COVERAGE PART  
EXCESS COMMERCIAL GENERAL LIABILITY COVERAGE PART

**SCHEDULE**

Designated Product(s):

This insurance does not apply to:

1. "bodily injury" or "property damage" included in the "products-completed operations hazard" or
2. "personal and advertising injury"

arising out of any of "your products" shown in the Schedule.

This endorsement is executed by the

Premium \$

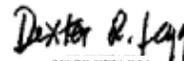
Effective Date

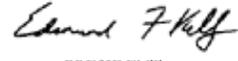
Expiration Date

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Audit Basis

Issued To

  
SECRETARY

  
PRESIDENT

Countersigned by

\_\_\_\_\_  
Authorized Representative

Issued

Sales Office and No.

End. Serial No.

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

**DESIGNATED WORK EXCLUSION**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART  
COMMERCIAL LIABILITY UMBRELLA COVERAGE PART  
EXCESS COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Description of your work:

This insurance does not apply to:

1. "bodily injury" or "property damage" included in the "products-completed operations hazard" or
2. "personal and advertising injury"

arising out of "your work" shown in the Schedule.

This endorsement is executed by the

Premium \$

Effective Date

Expiration Date

For attachment to Policy No.

Audit Basis

Issued To

  
SECRETARY

  
PRESIDENT

Countersigned by

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Authorized Representative

Issued

Sales Office and No.

End. Serial No.

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

**INTERCOMPANY PRODUCTS SUITS EXCLUSION**

This endorsement modifies insurance provided under the following:

COMMERCIAL LIABILITY UMBRELLA COVERAGE PART  
EXCESS 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 products" and included within the "products-completed operations hazard."

This endorsement is executed by the

Premium \$

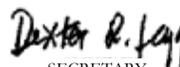
Effective Date

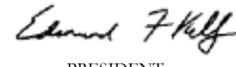
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SECRETARY

  
PRESIDENT

Countersigned by

\_\_\_\_\_  
Authorized Representative

Issued

Sales Office and No.

End. Serial No.

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

**MOVEMENT OF BUILDINGS OR STRUCTURES EXCLUSION**

This endorsement modifies insurance provided under the following:

COMMERCIAL LIABILITY UMBRELLA COVERAGE PART  
EXCESS COMMERCIAL GENERAL LIABILITY COVERAGE PART

This insurance does not apply to "bodily injury", "property damage" or "personal and advertising injury" arising out of and occurring during the course of the movement of any building or structure by an "auto" or "mobile equipment". The period of movement:

1. Begins when the building or structure is removed from its old foundation; and
2. Ends when the unloading of the vehicle begins for the purpose of placing the building or structure on its new foundation.

This endorsement is executed by the

Premium \$

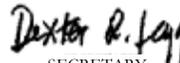
Effective Date

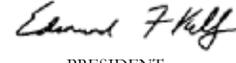
Expiration Date

For attachment to Policy No.

Audit Basis

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SECRETARY

  
PRESIDENT

Countersigned by

\_\_\_\_\_  
Authorized Representative

Issued

Sales Office and No.

End. Serial No.

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

**NEW ENTITIES EXCLUSION**

This endorsement modifies insurance provided under the following:

COMMERCIAL LIABILITY UMBRELLA COVERAGE PART  
EXCESS COMMERCIAL GENERAL LIABILITY COVERAGE PART

Paragraph 3. of Section II – Who Is An Insured is deleted.

This endorsement is executed by the

Premium \$

Effective Date

Expiration Date

For attachment to Policy No.

Audit Basis

Issued To

  
SECRETARY

  
PRESIDENT

Countersigned by

\_\_\_\_\_  
Authorized Representative

Issued

Sales Office and No.

End. Serial No.

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

**EXPLOSION, COLLAPSE AND UNDERGROUND PROPERTY DAMAGE HAZARD EXCLUSION  
(SPECIFIED OPERATIONS)**

This endorsement modifies insurance provided under the following:

COMMERCIAL LIABILITY UMBRELLA COVERAGE PART  
EXCESS COMMERCIAL GENERAL LIABILITY COVERAGE PART

**SCHEDULE**

Location And Description Of Operations	Excluded Hazard(s)

A. This insurance does not apply to "property damage" included within the "explosion hazard", the "collapse hazard" or the "underground property damage hazard" if any of these hazards is entered as an excluded hazard on the Schedule.

This exclusion does not apply to:

1. Operations performed for you by others; or
2. "Property damage" included within the "products completed operations hazard":

B. The following definitions are added to the Definitions Section:

1. "Collapse hazard" includes "structural property damage" and any resulting "property damage" to any other property at any time.
2. "Explosion hazard" includes "property damage" arising out of blasting or explosion. The "explosion hazard" does not include "property damage" arising out of the explosion of air or steam vessels, piping under pressure, prime movers, machinery or power transmitting equipment.
3. "Structural property damage" means the collapse of or structural injury to any building or structure due to:
  - a. Grading of land, excavating, borrowing, filling, back-filling, tunneling, pile driving, cofferdam work or caisson work; or
  - b. Moving, shoring, underpinning, raising or demolition of any building or structure or removal or rebuilding of any structural support of that building or structure.
4. "Underground property damage hazard" includes "underground property damage" and any resulting "property damage" to any other property at any time.

5. "Underground property damage" means "property damage" to wires, conduits, pipes, mains, sewers, tanks, tunnels, any similar property, and any apparatus used with them beneath the surface of the ground or water, caused by and occurring during the use of mechanical equipment for the purpose of grading land, paving, excavating, drilling, borrowing, filling, back-filling or pile driving.

This endorsement is executed by the

Premium \$

Effective Date

Expiration Date

For attachment to Policy No.

Audit Basis

Issued To

  
SECRETARY

  
PRESIDENT

Countersigned by

\_\_\_\_\_  
Authorized Representative

Issued

Sales Office and No.

End. Serial No.

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

**LIMITATION OF COVERAGE TO DESIGNATED PREMISES OR PROJECT**

This endorsement modifies insurance provided under the following:

COMMERCIAL LIABILITY UMBRELLA COVERAGE PART  
EXCESS COMMERCIAL GENERAL LIABILITY COVERAGE PART

**SCHEDULE**

<b>Premises:</b>
<b>Project:</b>

This insurance applies only to "bodily injury", "property damage", and "personal and advertising injury" arising out of:

1. The ownership, maintenance or use of the premises shown in the Schedule and operations necessary or incidental to those premises; or
2. The project shown in the Schedule.

This endorsement is executed by the

Premium \$

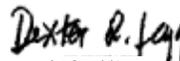
Effective Date

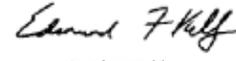
Expiration Date

For attachment to Policy No.

Audit Basis

Issued To

  
SECRETARY

  
PRESIDENT

Countersigned by

\_\_\_\_\_  
Authorized Representative

Issued

Sales Office and No.

End. Serial No.

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

**FAILURE TO SUPPLY EXCLUSION**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART  
COMMERCIAL LIABILITY UMBRELLA COVERAGE PART  
EXCESS COMMERCIAL GENERAL LIABILITY COVERAGE PART.

This insurance does not apply to "bodily injury", "property damage" or "personal and advertising injury" arising out of the failure of any insured to adequately supply gas, oil, water, electricity or steam.

This exclusion does not apply if the failure to supply results from the sudden and accidental injury to tangible property owned or used by any insured to procure, produce, process or transmit the gas, oil, water, electricity or steam.

This endorsement is executed by the

Premium \$

Effective Date

Expiration Date

For attachment to Policy No.

Audit Basis

Issued To

  
SECRETARY

  
PRESIDENT

Countersigned by

\_\_\_\_\_  
Authorized Representative

Issued

Sales Office and No.

End. Serial No.

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

**POLYCHLORINATED BIPHENYLS (PCBs) EXCLUSION**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART  
COMMERCIAL LIABILITY UMBRELLA COVERAGE PART  
EXCESS COMMERCIAL GENERAL LIABILITY COVERAGE PART  
GARAGE COVERAGE PART  
MOTOR TRUCK CARGO COVERAGE PART  
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART  
POLLUTION LIABILITY COVERAGE PART  
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART  
RAILROAD PROTECTIVE LIABILITY COVERAGE PART  
SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK

This insurance does not apply to any liability, damages, loss, injury, demand, claim or "suit" that arises out of, or allegedly arises out of, exposure to or the presence of Polychlorinated Biphenyls whether such "pollutants" are alone or combined with any other substances or factors, whether included in a product or otherwise. This exclusion applies regardless of whether such exposure occurs inside or outside a building.

Without limiting or expanding the term "pollutants" as used in any policy issued by us, the following sentence is included in the definition of "pollutants":

"Pollutants" include, but are not limited to, Polychlorinated Biphenyls.

This exclusion applies whether or not Polychlorinated Biphenyls have any function in your business, operations, premises, site or location.

This endorsement is executed by the

Premium \$

Effective Date

Expiration Date

For attachment to Policy No.

Audit Basis

Issued To

  
SECRETARY

  
PRESIDENT

Countersigned by

\_\_\_\_\_  
Authorized Representative

Issued

Sales Office and No.

End. Serial No.

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

**RADIOACTIVE MATTER EXCLUSION**

This endorsement modifies insurance provided under the following:

- COMMERCIAL GENERAL LIABILITY COVERAGE PART
- COMMERCIAL LIABILITY UMBRELLA COVERAGE PART
- EXCESS COMMERCIAL GENERAL LIABILITY COVERAGE PART
- GARAGE COVERAGE PART
- MOTOR TRUCK CARGO COVERAGE PART
- OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
- POLLUTION LIABILITY COVERAGE PART
- PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
- RAILROAD PROTECTIVE LIABILITY COVERAGE PART
- SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK

This insurance does not apply to any liability, damages, loss, injury, demand, claim or "suit" that arises out of, or allegedly arises out of, exposure to or the presence of "radiation" and/or "radioactive matter" whether such "pollutants" are alone or combined with any other substances or factors, whether included in a product or otherwise. This exclusion applies regardless of whether such exposure occurs within or outside a building.

Without limiting or expanding the term "pollutants" as used in any policy issued by us, the following sentence is included in the definition of "pollutants":

"Pollutants" include, but are not limited to, "radiation" and/or "radioactive matter".

"Radiation" and/or "radioactive matter" includes, but is not limited to, ionizing radiation (either directly from unstable atomic nuclei or atoms, or as a consequence of a nuclear reaction), radioactive isotopes, alpha or beta particles or rays, gamma rays, X-Rays, photons, nucleons, including protons and neutrons, and electrons.

This exclusion applies whether or not such "pollutants" have any function in your business, operations, premises, site or location.

This endorsement is executed by the

Premium \$

Effective Date

Expiration Date

For attachment to Policy No.

Audit Basis

Issued To

*Dexter R. Long*  
SECRETARY

*Edmund F. Kelly*  
PRESIDENT

Countersigned by

\_\_\_\_\_  
Authorized Representative

Issued

Sales Office and No.

End. Serial No.

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

**TRANSMISSIBLE SPONGIFORM ENCEPHALOPATHIES  
(MAD COW) EXCLUSION**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART  
COMMERCIAL LIABILITY UMBRELLA COVERAGE PART  
EXCESS COMMERCIAL GENERAL LIABILITY COVERAGE PART  
GARAGE COVERAGE PART  
MOTOR TRUCK CARGO COVERAGE PART  
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART  
WAREHOUSEMAN'S LEGAL LIABILITY COVERAGE PART

This insurance does not apply to any liability, damages, loss, injury, demand, claim or "suit" directly or indirectly arising out of, caused by, or allegedly caused by, any suspected or potential form of Transmissible Spongiform Encephalopathy (TSE), including, but not limited to Creutzfeldt-Jakob Disease, New Variant Creutzfeldt-Jakob Disease (nv-CJD), Gerstmann-Straussler-Scheinker Syndrome, Kuru, fatal familial insomnia, Chronic Wasting Disease (CWD), Scrapie, Transmissible Mink Encephalopathy or Bovine Spongiform Encephalopathy (BSE), sometimes referred to as mad cow disease.

This endorsement is executed by the

Premium \$

Effective Date

Expiration Date

For attachment to Policy No.

Audit Basis

Issued To

  
SECRETARY

  
PRESIDENT

Countersigned by \_\_\_\_\_  
Authorized Representative

Issued

Sales Office and No.

End. Serial No.

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

**ELECTROMAGNETIC FIELDS AND ELECTROMAGNETIC RADIATION EXCLUSION**

This endorsement modifies insurance provided under the following:

- COMMERCIAL GENERAL LIABILITY COVERAGE PART
- COMMERCIAL LIABILITY UMBRELLA COVERAGE PART
- EXCESS COMMERCIAL GENERAL LIABILITY COVERAGE PART
- GARAGE COVERAGE PART
- OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
- POLLUTION LIABILITY COVERAGE PART
- PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
- RAILROAD PROTECTIVE LIABILITY COVERAGE PART
- SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK
- WAREHOUSEMEN'S LIABILITY COVERAGE PART

This insurance does not apply to any liability, damages, loss, injury, demand, claim or "suit" that arises out of, or allegedly arises out of, exposure to or the presence of "electromagnetic fields and/or electromagnetic radiation" whether such "pollutant" is alone or combined with any other substances or factors, whether included in a product or otherwise. This exclusion applies regardless of whether such exposure occurs within or outside a building.

Without limiting or expanding the term "pollutants" as used in any policy issued by us, the following sentence is included in the definition of "pollutants":

"Pollutants" include, but are not limited to, "electromagnetic fields and/or electromagnetic radiation".

"Electromagnetic fields and/or electromagnetic radiation" means electromagnetic fields, "electromagnetic radiation", electric fields, magnetic fields, and/or the interaction of electric fields and magnetic fields.

"Electromagnetic radiation" includes, but is not limited to magnetic energy, waves, fields or forces generated, produced, distributed, transmitted or maintained by the charges, currents, frequencies, energy or forces of electricity that are generated, flow or otherwise transmitted through or via the medium, methods and equipment that generate, produce, distribute, transport, transmit or store the electrical charges, currents, frequencies, energy or forces.

This exclusion applies whether or not such "pollutants" have any function in your business, operations, premises, site or location.

This endorsement is executed by the

Premium \$

Effective Date

Expiration Date

For attachment to Policy No.

Audit Basis

Issued To

  
SECRETARY

  
PRESIDENT

Countersigned by

\_\_\_\_\_  
Authorized Representative

Issued

Sales Office and No.

End. Serial No.

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

**WELDING ROD EXCLUSION**

This endorsement modifies insurance provided under the following:

- COMMERCIAL GENERAL LIABILITY COVERAGE PART
- COMMERCIAL LIABILITY UMBRELLA COVERAGE PART
- EXCESS COMMERCIAL GENERAL LIABILITY COVERAGE PART
- GARAGE COVERAGE PART
- MOTOR TRUCK CARGO COVERAGE PART
- OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
- POLLUTION LIABILITY COVERAGE PART
- PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
- RAILROAD PROTECTIVE LIABILITY COVERAGE PART
- SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK

This insurance does not apply to any liability, damages, loss, injury, demand, claim or "suit" that arises out of, or allegedly arises out of, exposure to or the presence of welding rod emissions whether such "pollutants" are alone or combined with any other substances or factors, whether included in a product or otherwise. This exclusion applies regardless of whether such exposure occurs within or outside a building.

Without limiting or expanding the term "pollutants" as used in any policy issued by us, the following sentence is included in the definition of "pollutants":

"Pollutants" include, but are not limited to, fumes or other harmful emissions that are or were generated from welding, welding rods, arc welding electrodes or similar or related welding equipment or otherwise during the welding process.

This exclusion applies whether or not such "pollutants" have any function in your business, operations, premises, site or location.

This endorsement is executed by the

Premium \$

Effective Date

Expiration Date

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

**BOATS**

This endorsement modifies insurance provided under the following:

COMMERCIAL LIABILITY UMBRELLA COVERAGE PART  
EXCESS COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Description of Watercraft:

Additional Premium:

1. The Aircraft or Watercraft Exclusion does not apply to any watercraft owned or used by or rented to the insured shown in the Schedule.
2. The WHO IS AN INSURED Section is amended to include as an insured any person or organization legally responsible for the use of any such watercraft you own, provided the actual use is with your permission.

This endorsement is executed by the

Premium \$

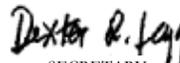
Effective Date

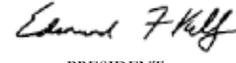
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Sales Office and No.

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

**WAIVER OF GOVERNMENTAL IMMUNITY**

This endorsement modifies insurance provided under the following:

COMMERCIAL LIABILITY UMBRELLA COVERAGE PART  
EXCESS COMMERCIAL GENERAL LIABILITY COVERAGE PART

We will waive, both in the adjustment of claims and in the defense of "suits" against the insured, any governmental immunity of the insured, unless the insured requests in writing that we not do so.

Waiver of immunity as a defense will not subject us to liability for any portion of a claim or judgment in excess of the applicable limit of insurance.

This endorsement is executed by the

Premium \$

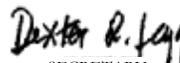
Effective Date

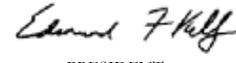
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End. Serial No.

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

**SEED MERCHANTS – COVERAGE FOR ERRONEOUS DELIVERY OR MIXTURE AND  
RESULTING FAILURE OF SEED TO GERMINATE**

This endorsement modifies insurance provided under the following:

COMMERCIAL LIABILITY UMBRELLA COVERAGE PART  
EXCESS COMMERCIAL GENERAL LIABILITY COVERAGE PART

- A. The following is added to SECTION I – COVERAGES:
  - 1. Insuring Agreement
    - Damages because of "property damage" include loss resulting from:
      - a. The erroneous delivery of seed, which includes:
        - (1) The failure to deliver seed;
        - (2) The delivery of wrong seed; or
        - (3) The delivery of seed at the wrong time or season;
      - b. An error in mechanical mixture of seed; or
    - c. The failure of seed to germinate if this failure is caused by:
      - (1) The delivery of wrong seed;
      - (2) The delivery of seed at the wrong time or season; or
      - (3) An error in mechanical mixture of seed.
- B. The Damage To Impaired Property Or Property Not Physically Injured exclusion does not apply to any "property damage" described in Paragraph A. of this endorsement.

This endorsement is executed by the

Premium \$

Effective Date

Expiration Date

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End. Serial No.

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

**WAIVER OF CHARITABLE IMMUNITY**

This endorsement modifies insurance provided under the following:

COMMERCIAL LIABILITY UMBRELLA COVERAGE PART  
EXCESS COMMERCIAL GENERAL LIABILITY COVERAGE PART

We will waive, both in the adjustment of claims and in the defense of "suits" against the insured, any charitable immunity of the insured, unless the insured requests in writing that we not do so.

Waiver of immunity as a defense will not subject us to liability for any portion of a claim or judgment in excess of the applicable limit of insurance.

This endorsement is executed by the

Premium \$

Effective Date

Expiration Date

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

**DAMAGE TO YOUR WORK AMENDMENT**

This endorsement modifies insurance provided under the following:

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

The Damage To Your Work exclusion is replaced by the following:

This insurance does not apply to:

"Property damage" to "your work" arising out of it or any part of it and included in the "products-completed operations hazard". However, this exclusion shall only apply to "property damage" to that particular part of "your work" that the "property damage" arises out of.

This exclusion does not apply if the damaged work or the work out of which the damage arises was performed on your behalf by a subcontractor.

This endorsement is executed by the

Premium \$

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Expiration Date

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

**INSURED CONTRACT REDEFINED**

This endorsement modifies insurance provided under the following:

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

1. Paragraph c. of the definition of "insured contract" is replaced with:
  - c. An easement or license agreement
  
2. Exception (1) to the definition of "insured contract" is deleted.

This endorsement is executed by the

Premium \$

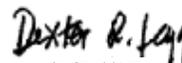
Effective Date

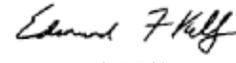
Expiration Date

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Sales Office and No.

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

**OCCURRENCE REDEFINED FOR SPECIFIED PRODUCTS**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART  
COMMERCIAL LIABILITY UMBRELLA COVERAGE PART  
EXCESS COMMERCIAL GENERAL LIABILITY COVERAGE PART  
PRODUCTS/COMPLETED OPERATION LIABILITY COVERAGE FORM

A. Amendment - Definition of "Occurrence"

With respect only to "your products" which are "specified products", the following is added to the definition of "occurrence":

All "bodily injury" and "property damage" which arises from one "lot" of "specified products" will be deemed to be caused by a single "occurrence".

B. Additional Definitions

1. a. If the products are labeled to indicate a lot number, product code or similar identifier, "lot" means all "specified products" with the same number, code or identifier, whichever is applicable.
- b. If the products are not labeled to indicate a lot number, product code or similar identifier, "lot" means all "specified products" labeled with the same date of manufacture, as described in 2.a. below, and the same establishment number, as described in 2.b. below.
2. "Specified product" means "your product" whose individual container is labeled with positive identification of all of the following:
  - a. the date it was manufactured;
  - b. the establishment number at which it was manufactured; and
  - c. the particular product it contains.

C. Additional Limitations

The amended definition of "occurrence" in paragraph A of this endorsement does not apply to "bodily injury" or "property damage" which arises from "your product" if it cannot be established that "your product" meets all of the requirements of the definition of a "specified product".

This endorsement is executed by the

Premium \$

Effective Date

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Sales Office and No.

End. Serial No.

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

**KNOWLEDGE OF OCCURRENCE**

This endorsement modifies insurance provided under the following:

- COMMERCIAL GENERAL LIABILITY COVERAGE PART
- COMMERCIAL LIABILITY UMBRELLA COVERAGE PART
- EXCESS COMMERCIAL GENERAL LIABILITY COVERAGE PART
- PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

Knowledge of an "occurrence" by your agent, servant or "employee" will not in itself constitute knowledge by you unless your "executive officer" or "employee" or other third party designated by you to notify us of "occurrences" has knowledge of the "occurrence".

This endorsement is executed by the

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

**UNINTENTIONAL FAILURE TO DISCLOSE**

This endorsement modifies insurance provided under the following:

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

Unintentional failure of the named insured to disclose all hazards existing at the inception of this policy shall not be a basis for denial of any coverage afforded by this policy.

This endorsement is executed by the

Premium \$

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Expiration Date

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Sales Office and No.

End. Serial No.

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

**DEFINITIONS**

This endorsement modifies insurance provided under the following:

COMMERCIAL LIABILITY UMBRELLA COVERAGE PART

The fourth paragraph of the Umbrella Excess Liability Policy is replaced with the following:

Any words and phrases that appear in bold type or in quotation marks have special meaning. Refer to **SECTION IV – DEFINITIONS**.

This endorsement is executed by the

Premium \$

Effective Date

Expiration Date

For attachment to Policy No.

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Sales Office and No.

End. Serial No.

## **Rate Information**

Rate data does NOT apply to filing.

## Supporting Document Schedules

<b>Bypassed -Name:</b>	Uniform Transmittal Document- Property & Casualty	<b>Review Status:</b>	Approved	07-19-2007
<b>Bypass Reason:</b>	Not needed.			
<b>Comments:</b>				

<b>Satisfied -Name:</b>	Form Inventory	<b>Review Status:</b>	Approved	07-19-2007
<b>Comments:</b>	Form Inventory			
<b>Attachment:</b>	CW Interline Inventory.pdf			

<b>GENERAL INTERLINE FILING INVENTORY</b>						
<b>Form Number</b>	<b>Form Title</b>	<b>Intent</b>	<b>New/Revised</b>	<b>Replaces Form Number</b>	<b>Optional/Mandatory</b>	<b>Restrict/Broaden</b>
LC 02 01 06 07	Earlier Notice of Cancellation Provided By Us	Increases number of days notice of cancellation.	Revised	LC 02 01 06 05	Optional	N/A
LC 04 05 06 07	Contractual Liability – Railroads	Modifies definition of insured contract for operations performed for or affecting a scheduled railroad at a designated job site.	Revised	LC 04 05 06 05	Optional	Broaden
LC 04 13 06 07	Failure To Supply Oil Or Gas	Coverage for failure to supply oil or gas	Revised	LC 04 13 06 05	Optional	Broaden
LC 04 16 06 07	Alienated Premises Coverage	Narrows the exclusion for alienated premises to those hazards known to the insured.	Revised	LN 04 04 06 05	Optional	Broaden
LC 20 14 06 07	Sponsored Sports Activities And Social Organizations	Adds employees as Named Insured when participating in sports activities	Revised	LC 20 14 06 05 and LC 20 18 06 05	Optional	Broaden
LC 21 05 06 07	Aircraft Products Exclusion	Multi-coverage part exclusion for aircraft products.	Revised	LC 21 05 06 05	Optional	Restrict
LC 21 06 06 07	Lead Exclusion	Multi-coverage part exclusion for lead.	Revised	LC 21 06 06 05	Optional	Restrict
LC 21 08 06 07	Financial Services Exclusion	Excludes losses resulting from rendering or failure to render financial services by any insured to others.	Revised	LC 21 08 06 05	Optional	Restrict
LC 21 09 06 07	Designated Ongoing Operations Exclusion	Excludes losses arising out of ongoing operations described in schedule.	Revised	LC 21 09 06 05	Optional	Restrict
LC 21 10 06 07	Designated Operations Covered By A Consolidated (Wrap-Up) Insurance Program Exclusion	Excludes losses arising out of designated operations covered by a wrap-up insurance program.	Revised	LC 21 10 06 05	Optional	Restrict
LC 21 17 06 07	Saline Substances Contamination Exclusion	Saline substances exclusion.	Revised	LC 21 17 06 05	Optional	Restrict
LC 21 18 06 07	Insurance And Related Operations Exclusion	Insurance and related operations exclusion.	Revised	LC 21 18 06 05	Optional	Restrict
LC 21 20 06 07	Products-Completed Operations Hazard Exclusion	Products-completed operations hazard exclusion.	Revised	LC 21 20 06 05	Optional	Restrict
LC 21 24 06 07	Designated Products Exclusion	Designated products exclusion.	Revised	LC 21 24 06 05	Optional	Restrict
LC 21 25 06 07	Designated Work Exclusion	Designated work exclusion.	Revised	LC 21 25 06 05	Optional	Restrict
LC 21 27 06 07	Intercompany Products Suits Exclusion	Excludes claims for damages by any Named Insured against another Named Insured arising out of "your products" and included within the products-completed operations hazard.	Revised	LC 21 27 06 05	Optional	Restrict
LC 21 30 06 07	Movement Of Buildings Or Structures Exclusion	Excludes losses occurring when buildings or structures are moved.	Revised	LC 21 30 06 05	Optional	Restrict
LC 21 31 06 07	New Entities Exclusion	New entities exclusion.	Revised	LC 21 31 06 05	Optional	Restrict
LC 21 32 06 07	Explosion, Collapse And Underground Property Damage Hazard Exclusion (Specified Operations)	Excludes "property damage" included within "explosion hazard", the "collapse hazard" or "underground property damage hazard" for any scheduled location and hazard.	Revised	LC 21 32 06 05	Optional	Restrict
LC 21 33 06 07	Limitation Of Coverage To Designated Premises Or Project	Limits coverage to designated/scheduled premises or projects.	Revised	LC 21 33 06 05	Optional	Restrict
LC 21 35 06 07	Failure To Supply Exclusion	Exclusion for failure of insured to adequately supply gas, oil, water, electricity or steam.	Revised	LC 21 35 06 05	Optional	Restrict
LC 21 38 06 07	Polychlorinated Biphenyls (PCBs) Exclusion	Multi-coverage part exclusion for PCBs	Revised	LC 21 38 06 05	Optional	Restrict
LC 21 39 06 07	Radioactive Matter Exclusion	Multi-coverage part exclusion for radioactive matter	Revised	LC 21 39 06 05	Optional	Restrict
LC 21 41 06 07	Transmissible Spongiform Encephalopathies (Mad Cow) Exclusion	Multi-coverage part exclusion for mad cow disease.	Revised	LC 21 41 06 05	Optional	Restrict
LC 21 42 06 07	Electromagnetic Fields And Electromagnetic Radiation Exclusion	Multi-coverage part exclusion for EMF.	Revised	LC 21 42 06 05	Optional	Restrict
LC 21 44 06 07	Welding Rod Exclusion	Multi-coverage part exclusion for welding rod emissions.	Revised	LC 21 44 10 05	Optional	Restrict
LC 24 01 06 07	Boats	Scheduled exception to Aircraft and Watercraft exclusion.	Revised	LC 24 01 06 05	Optional	Broaden
LC 24 02 06 07	Waiver Of Governmental Immunity	Waiver of governmental immunity of insured.	Revised	LC 24 02 06 05	Optional	Broaden

Form Number	Form Title	Intent	New/Revised	Replaces Form Number	Optional/Mandatory	Restrict/Broaden
LC 24 03 06 07	Seed Merchants – Coverage For Erroneous Delivery Or Mixture And Resulting Failure Of Seed To Germinate	Provides coverage for erroneous delivery or mixture and resulting failure of seed to germinate.	Revised	LC 24 03 06 05	Optional	Broaden
LC 24 05 06 07	Waiver Of Charitable Immunity	Waiver of charitable immunity of the insured.	Revised	LC 24 05 06 05	Optional	Broaden
LC 24 06 06 07	Damage To Your Work Amendment	Adds an additional exception to the Damage to Your Work exclusion stating the exclusion only applies to that particular part of your work that the property damage arises out of	Revised	LN 24 03 06 05	Optional	Broaden
LC 29 02 06 07	Insured Contract Redefined	Broadens the definition of insured contract by removing the within 50 feet of a railroad language and adding an easement or license agreement in connection with vehicle or pedestrian private railroad crossings at grade and any other easement agreement language.	Revised	LN 29 05 06 05	Optional	Broaden
LC 29 03 06 07	Occurrence Redefined For Specified Products	Provides a definition of occurrence for manufacturing customers who produce products in batches.	Revised	LN 29 02 06 05	Optional	N/A
LC 99 02 06 07	Knowledge Of Occurrence	Knowledge of an "occurrence" by an agent, servant or "employee" of the Named Insured shall not in itself constitute knowledge to the Named Insured unless an "executive officer" of the insured, the "employee" or other third party designated by the insured to handle insurance matters shall have received notice.	Revised	LC 99 02 06 05	Optional	N/A
LC 99 03 06 07	Unintentional Failure To Disclose	Unintentional failure of the named insured to disclose all hazards existing at the inception of policy shall not be a basis for the denial of any coverage afforded by policy.	Revised	LC 99 03 06 05	Optional	N/A
LCU 99 03 06 07	Definitions	Provides that terms in quotes or in bold are defined terms. This endorsement will allow use of revised forms with current Umbrella coverage form.	New		Optional	N/A