

THIS ENDORSEMENT CHANGES THE POLICY.
PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

Insured Premises: As described on the Declaration Page.

1. This insurance applies only to "bodily injury" and "property damage" arising out of the ownership, maintenance or use of "insured premises" and operations necessary or incidental to those premises.
2. Paragraph 2) of Exclusion e. of COVERAGE A (SECTION I) does not apply.
3. Exclusions g. and i. of COVERAGE A (SECTION I) are replaced by the following:
 - g. "Property damage" to:
 - 1) Property you own, rent or occupy, including any costs or expenses incurred by you, or any other person, organization or entity, for repair, replacement, enhancement, restoration or maintenance of such property for any reason, including prevention of injury to a person or damage to another's property;
 - 2) Premises you sell, give away or abandon, if the "property damage" arises out of any part of those premises;
 - 3) Property loaned to you; or
 - 4) Property in your care, custody or control.Paragraphs 3) and 4) of this exclusion do not apply to liability assumed under a sidetrack agreement.
 - i. "Property damage" to "your work" arising out of it or any part of it and included in the "products-completed operations hazard"
4. The following exclusions are added to COVERAGE A (SECTION I):
 - w. "Bodily injury" or "property damage" included in the "products-completed operations hazard".
 - x. "Bodily injury" or "property damage" arising out of operations on or from premises you own, rent or control, or liability you assume under any contract or agreement relating to such premises. This exclusion does not apply to "insured premises".
5. COVERAGE B. PERSONAL AND ADVERTISING INJURY LIABILITY (SECTION I), COVERAGE C. MEDICAL PAYMENTS (SECTION I) and COVERAGE D. TENANTS' LEGAL LIABILITY (SECTION I) do not apply and none of the references to them in the Coverage Form apply.
6. The following is added to Paragraph 1. of SUPPLEMENTARY PAYMENTS (SECTION I):
 - f. Expenses incurred by the insured for first aid administered to others at the time of an accident for "bodily injury" to which this insurance applies.
7. Paragraphs 2.a., 2.c. and 3. of WHO IS AN INSURED (SECTION II) do not apply.
8. Paragraph 2 of LIMITS OF INSURANCE (SECTION III) is amended to read:
 2. The General Aggregate Limit is the most we will pay for the sum of "Compensatory damages" under Coverage A
9. Paragraphs 3, 5, 6. and 7 of LIMITS OF INSURANCE (SECTION III) do not apply.
10. Paragraph 4. of LIMITS OF INSURANCE (SECTION III) is replaced by the following:
 4. The Each Occurrence Limit is the most we will pay for compensatory damages under COVERAGE A because of all "bodily injury" and "property damage" arising out of any one "occurrence".
11. The definition of "insured contract" in the DEFINITIONS (SECTION V) is replaced by the following: "Insured contract" means any :
 - a. Written 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 to premises while rented to you or temporarily occupied by you with permission of the owner is not an "insured contract";
 - b. Written sidetrack agreement;

- c. Written easement or license agreement in connection with vehicle or pedestrian private railroad crossings at grade;
- d. Other written easement agreement;
- d. Written obligation, as required by ordinance or bylaw, to indemnify a municipality, except in connection with work for a municipality; or
- e. Written elevator maintenance agreement.

12. The following additional definition applies: "Insured premises" means:

- a. The premises shown in the Schedule;
- b. Premises you sell, give away or abandon, other than premises you construct for sale, if possession has been relinquished to others; or
- c. Premises you acquire ownership or control of and insure with us within 30 days after such acquisition. "Insured premises" includes the ways immediately adjoining the premises on land.

Signature of Insured	Date
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