

SERFF Tracking Number: ARKS-125838165 State: Arkansas
Filing Company: 00006 - INSURANCE SERVICES OFFICE, INC. State Tracking Number: #105047 \$500
Company Tracking Number: GL-2008-0FR08
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability
Product Name: n/a
Project Name/Number: /

Filing at a Glance

Company: 00006 - INSURANCE SERVICES OFFICE, INC.

Product Name: n/a

SERFF Tr Num: ARKS-125838165 State: Arkansas

TOI: 17.0 Other Liability - Claims
Made/Occurrence

SERFF Status: Closed

State Tr Num: #105047 \$500

Sub-TOI: 17.0001 Commercial General Liability Co Tr Num: GL-2008-0FR08

State Status: Fees verified and
received

Filing Type: Form

Co Status:

Reviewer(s): Betty Montesi, Edith
Roberts

Author:

Disposition Date: 10/08/2008

Date Submitted: 09/30/2008

Disposition Status: Approved

Effective Date Requested (New):

Effective Date (New):

Effective Date Requested (Renewal):

Effective Date (Renewal):

State Filing Description:

11 forms

General Information

Project Name:

Status of Filing in Domicile:

Project Number:

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 10/08/2008

Deemer Date:

State Status Changed: 10/08/2008

Corresponding Filing Tracking Number:

Filing Description:

11 forms

Company and Contact

Filing Contact Information

SERFF Tracking Number: ARKS-125838165 State: Arkansas
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Company Tracking Number: GL-2008-0FR08
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability
Product Name: n/a
Project Name/Number: /

NA NA, NA@NA.com
NA (123) 555-4567 [Phone]
NA, AR 00000

Filing Company Information

00006 - INSURANCE SERVICES OFFICE, CoCode: 6 State of Domicile: Arkansas
INC.
No Address Group Code: Company Type:
City, AR 99999 Group Name: State ID Number:
(999) 999-9999 ext. [Phone] FEIN Number: 99-9999999

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Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

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Product Name: n/a
Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Edith Roberts	10/08/2008	10/08/2008

SERFF Tracking Number: ARKS-125838165 State: Arkansas
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Product Name: n/a
Project Name/Number: /

Disposition

Disposition Date: 10/08/2008

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: ARKS-125838165 State: Arkansas
 Filing Company: 00006 - INSURANCE SERVICES OFFICE, INC. State Tracking Number: #105047 \$500
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 TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability
 Product Name: n/a
 Project Name/Number: /

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	ARKS-125838165		Yes

SERFF Tracking Number: ARKS-125838165 State: Arkansas
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Product Name: n/a
Project Name/Number: /

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: ARKS-125838165 State: Arkansas
Filing Company: 00006 - INSURANCE SERVICES OFFICE, INC. State Tracking Number: #105047 \$500
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TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability
Product Name: n/a
Project Name/Number: /

Supporting Document Schedules

Review Status:

Satisfied -Name: ARKS-125838165

10/08/2008

Comments:

Attachments:

ARKS-125838165.pdf

ARKS-125838165-1.pdf

ARKS-125838165-2.pdf

ER

ARKS-125838165

105047
500.00



2828 E. TRINITY MILLS ROAD SUITE 150 CARROLLTON, TX 75006
TEL: (214) 390-1825 FAX: (214) 390-1975

September 22, 2008

Approved until withdrawn
or revoked

Sept 30 2008

Arkansas Insurance Department
By: *EW*

Honorable Julie Benafield Bowman
Commissioner of Insurance
Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904

Attention: William R. Lacy, Director
Property and Casualty Division

RE: Insurance Services Office, Inc.
GL 2008-OFR08
General Liability
Multistate Endorsements Introduced and Revised
State of Arkansas

Dear Mr. Lacy:

On behalf of those participating insurers that have authorized Insurance Services Office, Inc. to do so, we hereby file the captioned filing.

It is proposed that this revision will become effective in accordance with the following rule of application:

These changes are applicable to all policies written on or after May 1, 2009.

Companion rules filing GL 2008-ORU08 will be submitted under separate cover.

Please return an acknowledged copy of this cover letter for our records. An addressed, stamped envelope is enclosed for your convenience. We have also included an additional copy of this letter and envelope; we request that you return it now with a "received" stamp to confirm that you have received the filing.

Very truly yours,

Donald J. Beckel

Donald J. Beckel, CPCU, ARM
Assistant Regional Manager
Government Relations

RECEIVED

SEP 30 2008

PROPERTY AND CASUALTY DIVISION
ARKANSAS INSURANCE DEPARTMENT

DJB:dlb
Encl.

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	<input type="checkbox"/> New Business	
	<input type="checkbox"/> Renewal Business	
	f. State Filing #:	
	g. SERFF Filing #:	
h. Subject Codes		

3. Group Name	Group NAIC #
----------------------	---------------------

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Insurance Services Office, Inc.	DE		13-3131412	
RECEIVED				
SEP 30 2008				

5. Company Tracking Number	GL-2008-OFR08	PROPERTY AND CASUALTY DIVISION ARKANSAS INSURANCE DEPARTMENT
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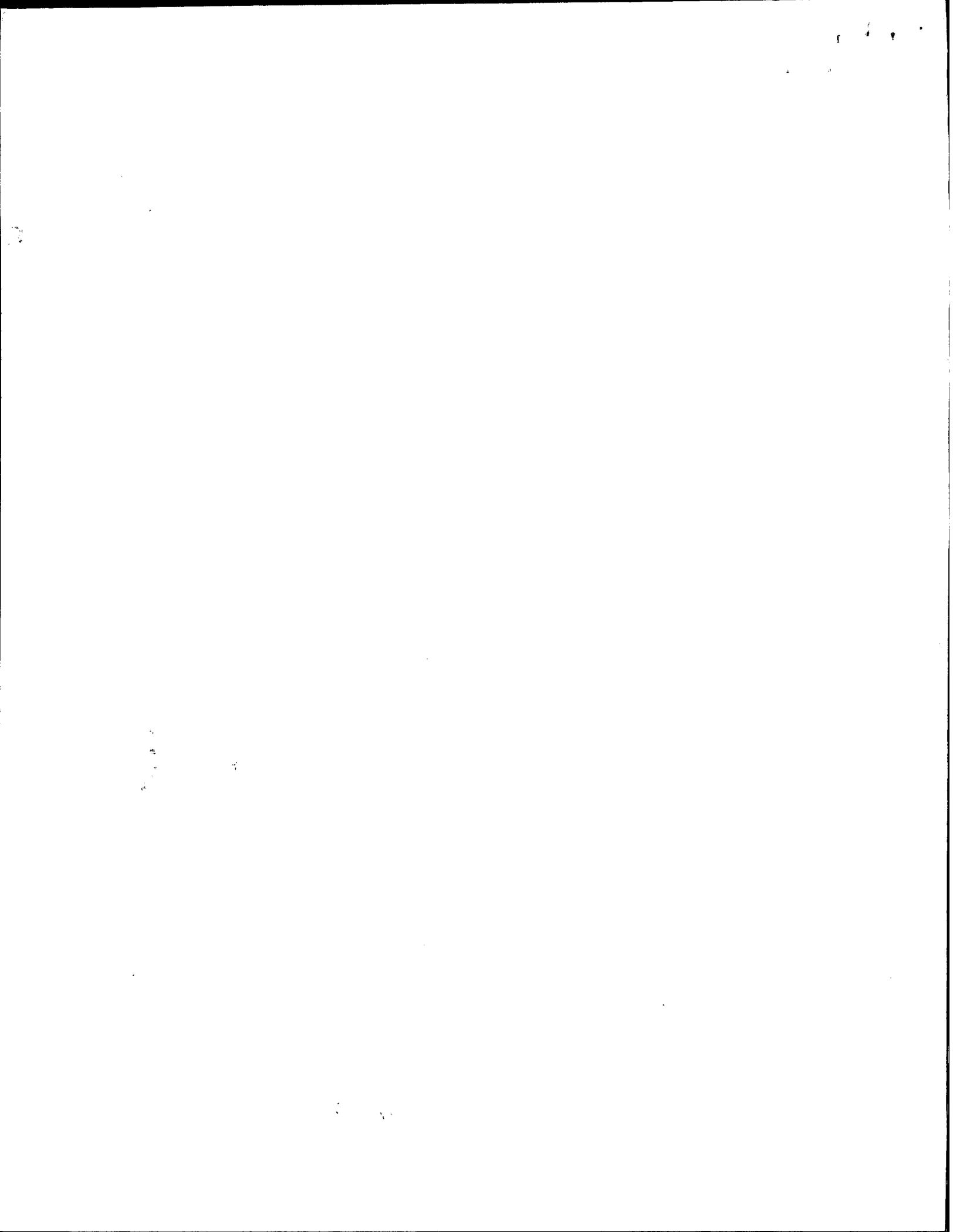
Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Donald J. Beckel Insurance Services Office, Inc. 2828 E. Trinity Mills Rd., Ste. 150 Carrollton, TX 75006	Asst. Regional Manager	(214) 390-1825 Ext. 224	(214) 390-1975	DBECKEL@iso.com

7. Signature of authorized filer	
8. Please print name of authorized filer	Donald J. Beckel

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	17.0000
10. Sub-Type of Insurance (Sub-TOI)	17.0001 COMMERCIAL GENERAL LIABILITY
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	N/A
12. Company Program Title (Marketing title)	COMMERCIAL GENERAL LIABILITY
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: 05/01/2009 Renewal: 05/01/2009
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	Not Applicable
17. Reference Organization # & Title	Not Applicable
18. Company's Date of Filing	9/22/08
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved



Property & Casualty Transmittal Document---

20.	This filing transmittal is part of Company Tracking #	GL-2008-OFR08
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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We are introducing and revising several multistate endorsements for the General Liability Portfolio.

22.	Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
------------	---

Check #: 105047
Amount: \$ 500.00

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

***Refer to each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

100

100

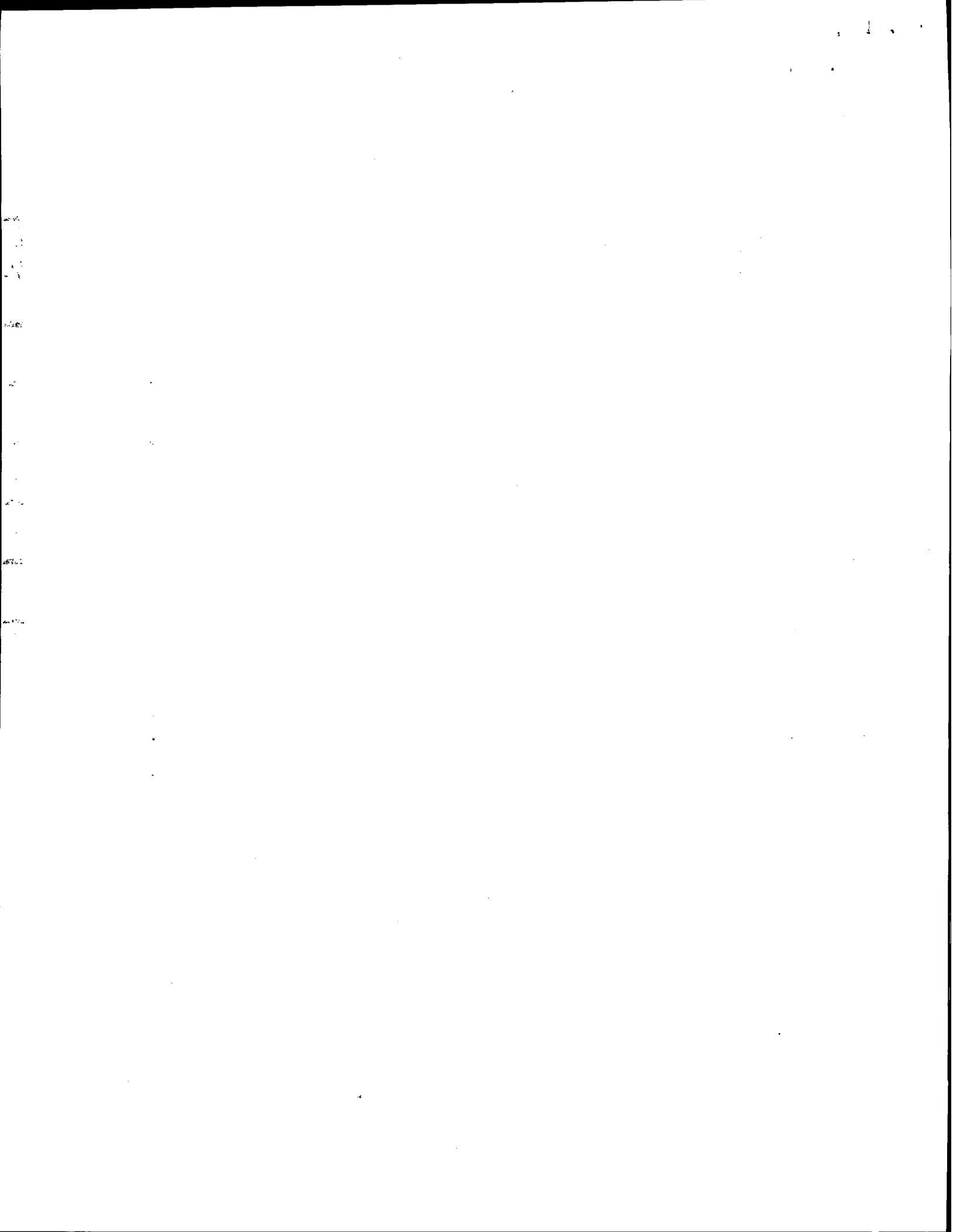
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100

FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)
 (Do not refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #		GL-2008-OFR08		
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)		GL-2008-ORU08		
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Recording And Distribution Of Material Or Information In Violation Of Law Exclusion	CG 00 68 05 09	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02	Additional Insured - State Or Governmental Agency Or Subdivision Or Political Subdivision - Permits Or Authorizations	CG 20 12 05 09	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	CG 20 12 07 98	
03	Additional Insured - State Or Governmental Agency Or Subdivision Or Political Subdivision - Permits Or Authorizations Relating To Premises	CG 20 13 05 09	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	CG 20 13 11 85	
04	Limited Exclusion - Designated Operations Covered By A Consolidated (Wrap-Up) Insurance Program	CG 21 31 05 09	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05	Communicable Disease Exclusion	CG 21 32 05 09	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06	Underground Resources And Equipment Coverage	CG 22 62 05 09	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	CG 22 62 10 01	
07	Waiver Of Transfer Of Rights Of Recovery Against Others To Us	CG 24 04 05 09	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	CG 24 04 10 93	
08	Designated Construction Project(s) General Aggregate Limit	CG 25 03 05 09	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	CG 25 03 03 97	
09	Designated Location(s) General Aggregate Limit	CG 25 04 05 09	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	CG 25 04 03 97	



FORM FILING SCHEDULE (cont.)

State: ARKANSAS

Company Tracking #: GL-2008-OFR08

Page 2 of 2

3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or Withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
10	Additional Insured - State Or Governmental Agency Or Subdivision Or Political Subdivision - Permits Or Authorizations	CG 29 35 05 09	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	CG 29 35 11 88	
11	Communicable Disease Exclusion	CG 33 76 05 09	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
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			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

5

General Liability Multistate Endorsements Introduced and Revised

About This Filing

We are revising the Distribution Of Material In Violation Of Statutes Exclusion, via mandatory endorsement, introducing an optional exclusion endorsement to address communicable diseases and an optional endorsement to provide limited coverage for designated operations covered by a wrap-up insurance program, and revising other General Liability endorsements. This filing consists of:

- ◆ **Table of Contents**
- ◆ **Section I - Multistate Endorsements**

The section provides a detailed explanation of the new or revised General Liability multistate endorsements.

- ◆ **Section II - Attachment of Forms**

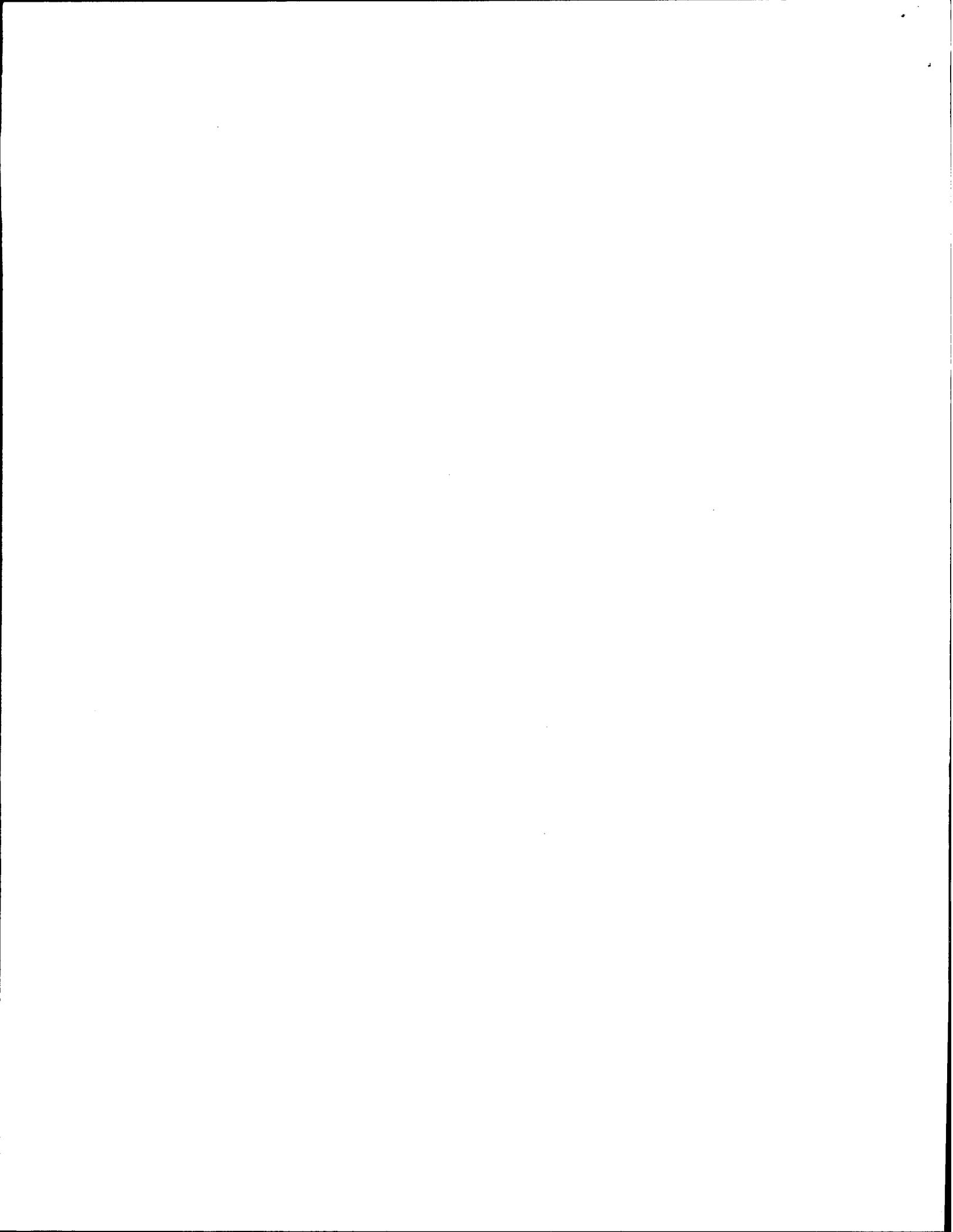
This section exhibits the new and revised endorsements.

Related Filing(s)

GL-2008-ORU08 (Rules)

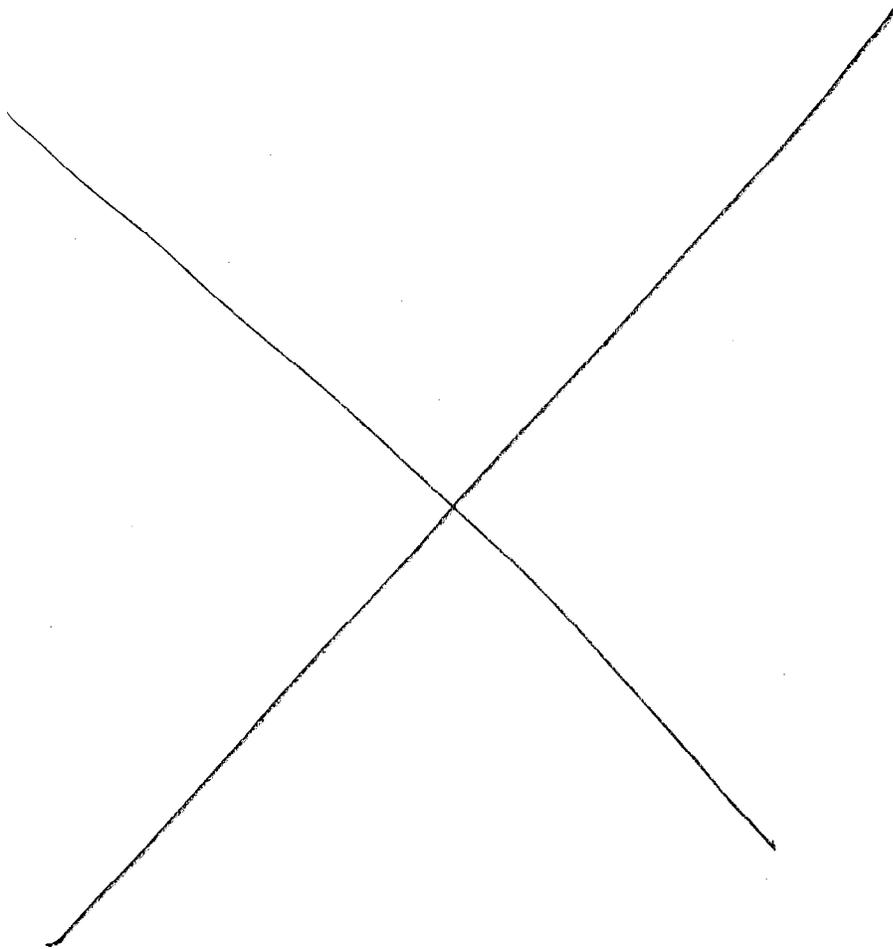
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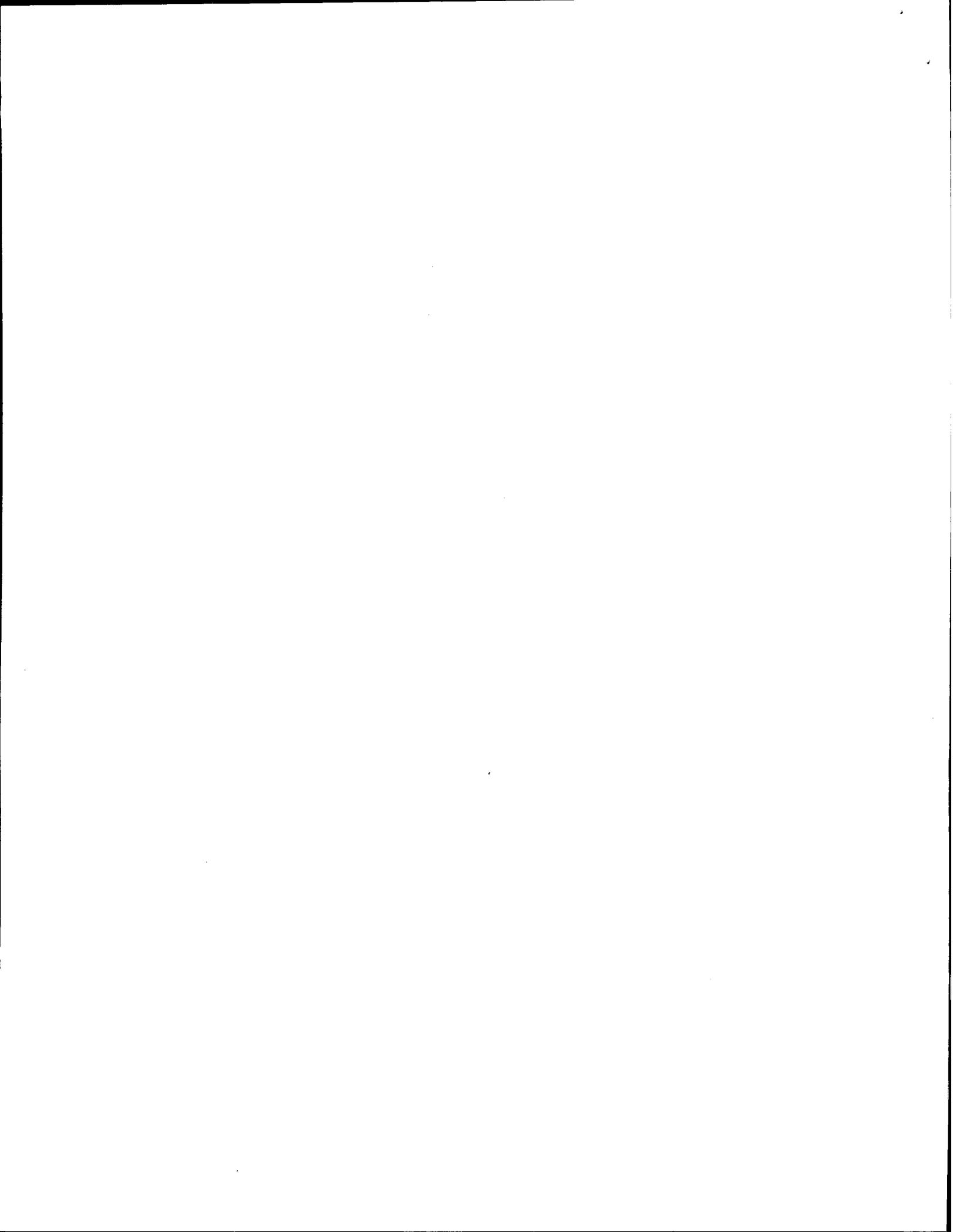
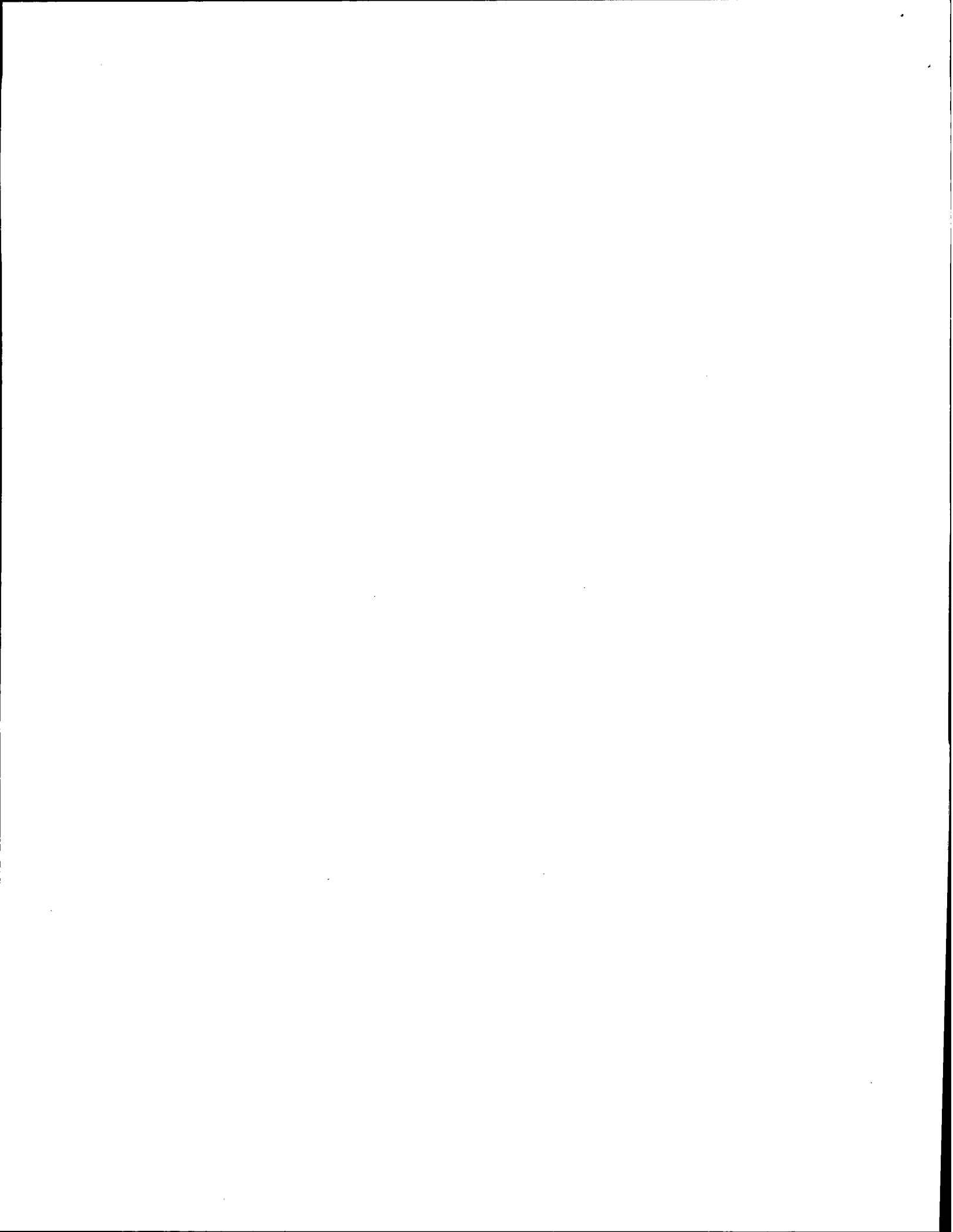


Table of Contents

About This Filing.....	1
Related Filing(s).....	1
Copyright Explanation.....	1
Important Note.....	2
Section I - Multistate Endorsement Changes	4
Introduction of Mandatory Recording And Distribution Of Material Or Information In Violation Of Law Exclusion Endorsement CG 00 68	5
Revisions to Additional Insured - State Or Political Subdivision Endorsements CG 20 12, CG 20 13 and CG 29 35	7
Introduction of Limited Exclusion - Designated Operations Covered By A Consolidated (Wrap-up) Insurance Program Endorsement CG 21 31	9
Introduction of Communicable Disease Exclusion Endorsements CG 21 32 and CG 33 76	11
Revision to Underground Resources And Equipment Coverage Endorsement CG 22 62	14
Revision to Waiver Of Transfer Of Rights Of Recovery Against Others To Us Endorsement CG 24 04	16
Editorial Revisions To Multistate Endorsements	17
Section II - Attachment of Forms.....	18



Section I - Multistate Endorsement Changes

We are revising the Distribution Of Material In Violation Of Statutes Exclusion in the Commercial General Liability Coverage Part, via mandatory endorsement.

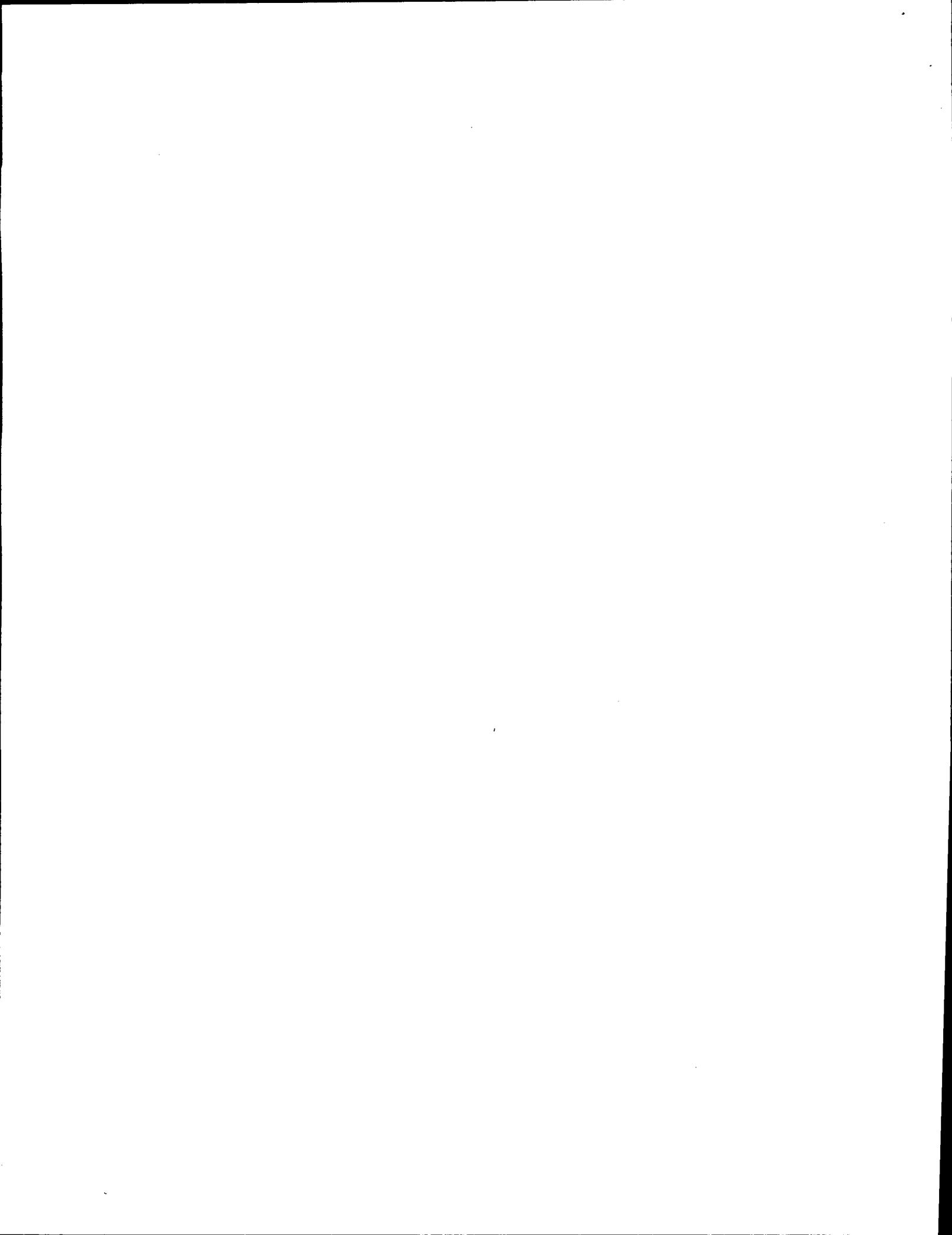
We are also introducing the following new optional endorsements to become available for use with the General Liability Program:

- Communicable Disease Exclusion; and
- Limited Exclusion - Designated Operations Covered By A Consolidated (Wrap-up) Insurance Program

In addition, we are revising the Additional Insured - State Or Political Subdivisions, Underground Resources and Equipment Coverage and Waiver Of Transfer Of Rights Of Recovery Against Others To Us endorsements; and editorially revising other endorsements.

The following pages provide a detailed description of each change.

Refer to Section II - Attachment of Forms for an exhibit of all the changes to a particular form, as well as, a listing of the page numbers where individual changes for a particular endorsement can be found in this document.



Introduction of Mandatory Recording And Distribution Of Material Or Information In Violation Of Law Exclusion Endorsement CG 00 68

Introduction

We are introducing a new mandatory endorsement, applicable to the Commercial General Liability (CGL) Coverage Part, which more explicitly excludes liability coverage for bodily injury, property damage or personal and advertising injury arising out of any action or omission that violates or is alleged to violate certain consumer protection statutes.

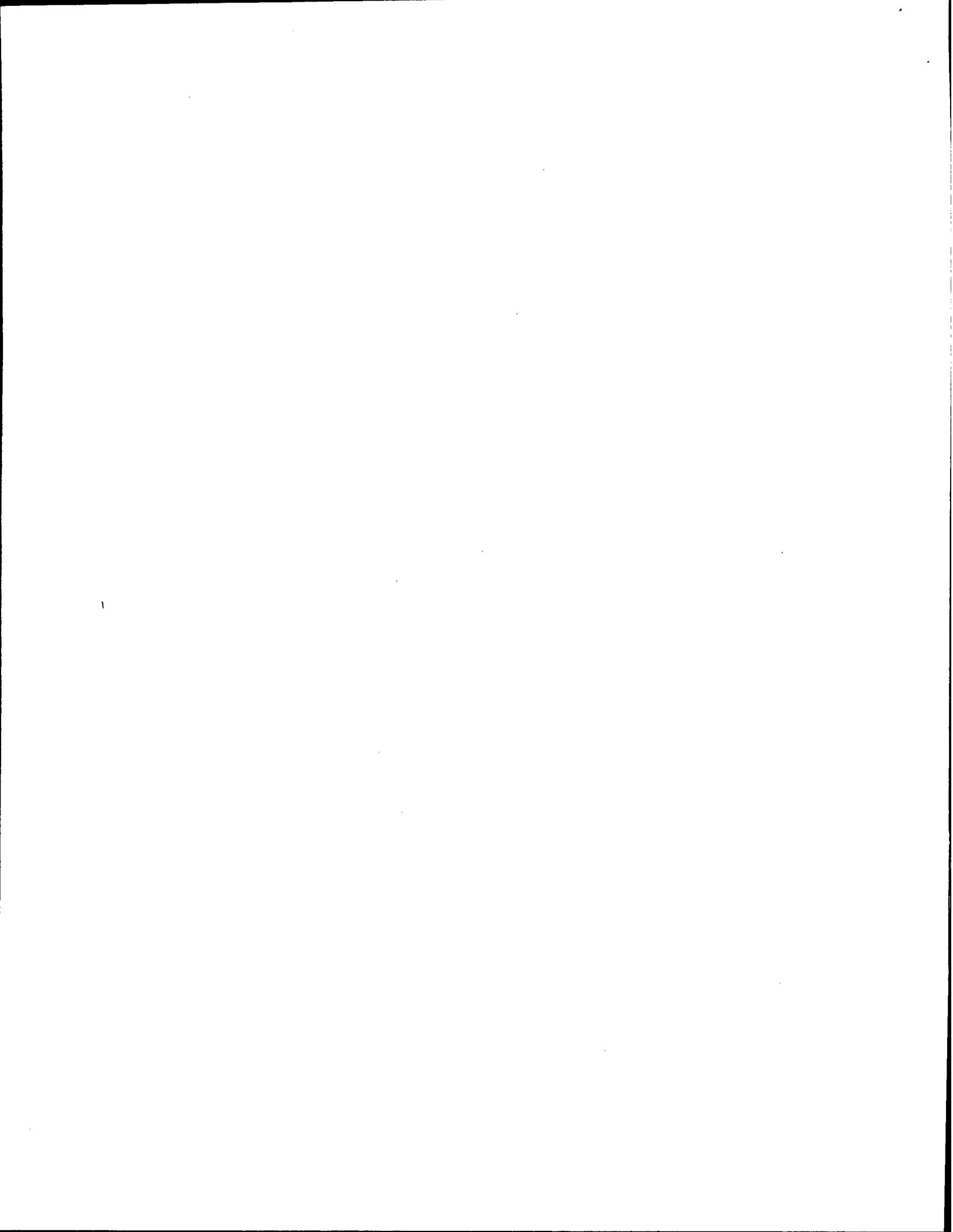
Background

Currently, the Distribution Of Material In Violation Of Statutes Exclusion in the Commercial General Liability Coverage Part states that the insurance does not apply to bodily injury, property damage or personal and advertising injury arising directly or indirectly out of any action or omission that violates or is alleged to violate:

- (1) The Telephone Consumer Protection Act (TCPA), including any amendment of or addition to such law; or
- (2) The CAN-SPAM Act of 2003, including any amendment of or addition to such law; or
- (3) Any statute, ordinance or regulation, other than the TCPA or CAN-SPAM Act of 2003, that prohibits or limits the sending, transmitting, communicating or distribution of material or information.

The Fair and Accurate Credit Transactions Act (FACTA) of 2003 extended certain provisions of the Fair Credit Reporting Act (FCRA) and introduced several new provisions including: Section 605(g) mandating the truncation of credit card numbers and Section 328 regarding the rules for disposal of records. The FCRA established civil liabilities for willful and negligent noncompliance with any requirement imposed under the act. For example, Section 605(g) prohibits any person that accepts credit or debit cards for the transaction of business to electronically print more than the last five digits of a card number at the point of sale or transaction. It could be argued that, under the FCRA, a business that prints 10,000 receipts in violation of Section 605(g) could face statutorily mandated damages of \$1,000,000 to \$10,000,000, plus punitive damages and attorney fees.

In addition, California's Song-Beverly Credit Card Act (California Civil Code § 1747.08), prohibits retailers from collecting or recording certain personal



information in connection with a retail credit card transaction -- except in specified instances. The consumer may recover a civil penalty of up to \$250 for the first violation and up to \$1,000 for each subsequent violation.

Explanation of Changes

In response to laws such as the FCRA, FACTA and the California Song-Beverly Credit Card Act, and the punitive measure imposed to deter the prohibited conduct, we are introducing mandatory Recording And Distribution Of Material Or Information In Violation Of Law Exclusion endorsement CG 00 68, which replaces the current Distribution Of Material In Violation Of Statutes Exclusion in the CGL Coverage Part. This mandatory endorsement revises the current exclusion to reflect that in addition to the TCPA and CAN-SPAM Act of 2003, the exclusion will more explicitly address actions or omissions that violate or are alleged to violate:

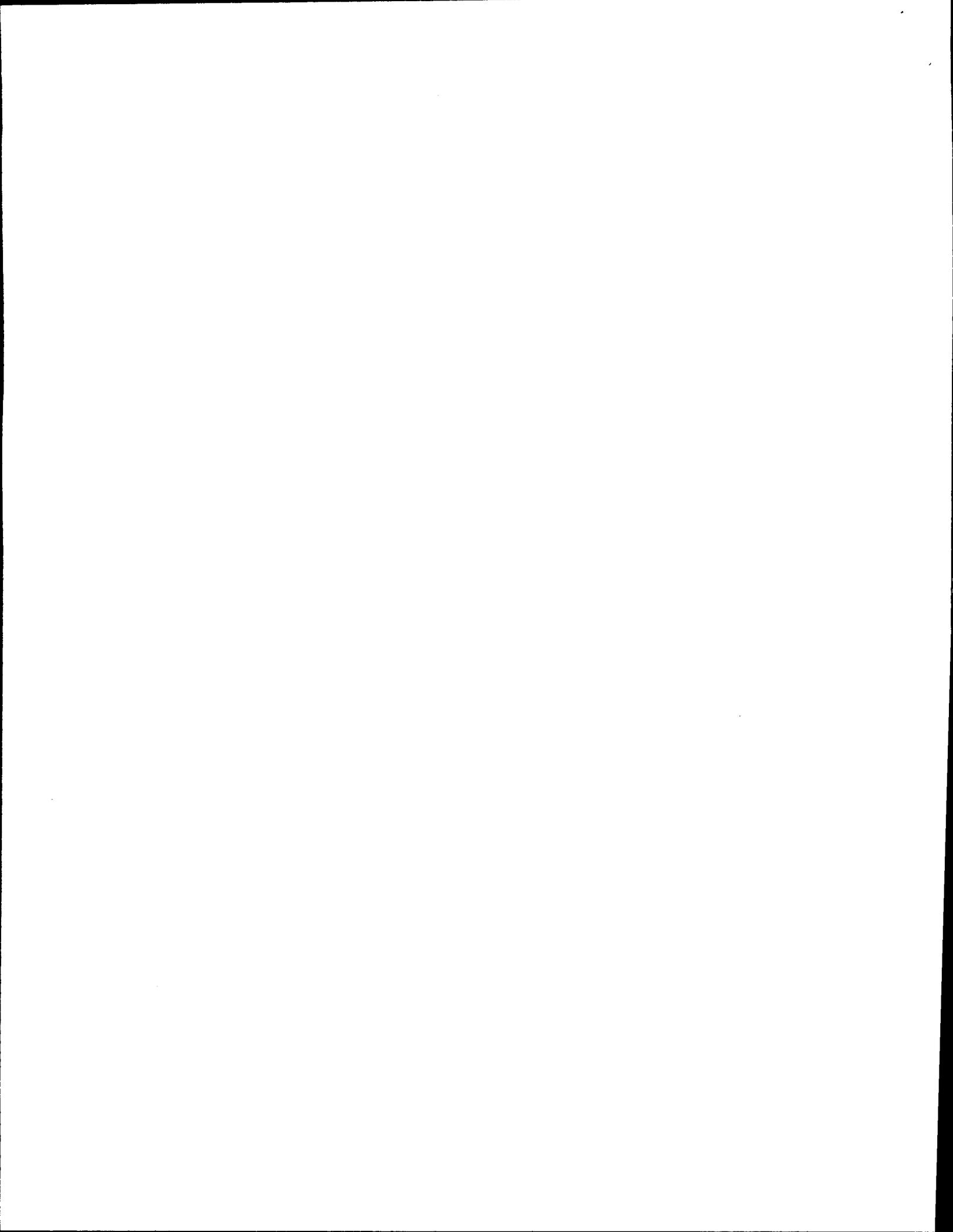
- ◆ The Fair Credit Reporting Act (FCRA), and any amendment of or addition to such law, including the Fair and Accurate Credit Transaction Act (FACTA); or
- ◆ *Any federal, state or local statute, ordinance or regulation, other than the TCPA, CAN-SPAM Act of 2003 or FCRA and their amendments and additions, that addresses, prohibits, or limits the printing, dissemination, disposal, collecting, recording, sending, transmitting, communicating or distribution of material or information. [Emphasis added]*

Impact

There is no impact on coverage. This revision elaborates on the intent of the current policy provision.

New Form

CG 00 68 - Recording And Distribution Of Material Or Information In Violation Of Law Exclusion



Revisions To Additional Insured - State Or Political Subdivision Endorsements CG 20 12, CG 20 13, and CG 29 35

Introduction

We are revising Additional Insured - State Or Political Subdivisions endorsements to allow for any governmental agency or subdivision (federal or state) to be named as an additional insured.

Background

Currently, endorsements CG 20 12 Additional Insured - State Or Political Subdivisions - Permits and CG 29 35 Additional Insured - State Or Political Subdivisions - Permits, allow a state or political subdivision to be listed as an additional insured for situations where the governmental body has issued a permit to the insured which allows the insured to perform certain operations for others. CG 20 13 Additional Insured - State Or Political Subdivisions - Permits Relating to Premises allows for a state or political subdivision to be added as an additional insured in connection with certain operations on premises the insured owns, rents or controls.

Explanation of Changes

We are revising the Additional Insured - State Or Political Subdivisions endorsements to explicitly allow for any governmental agency or subdivision (federal or state) to be named as an additional insured.

In addition, the endorsements are being revised to address situations in which a permit may not be issued, but rather the governmental agency or subdivision authorizes the insured to perform operations. The endorsements will now reference the issuing of permits or authorizations to the insured.

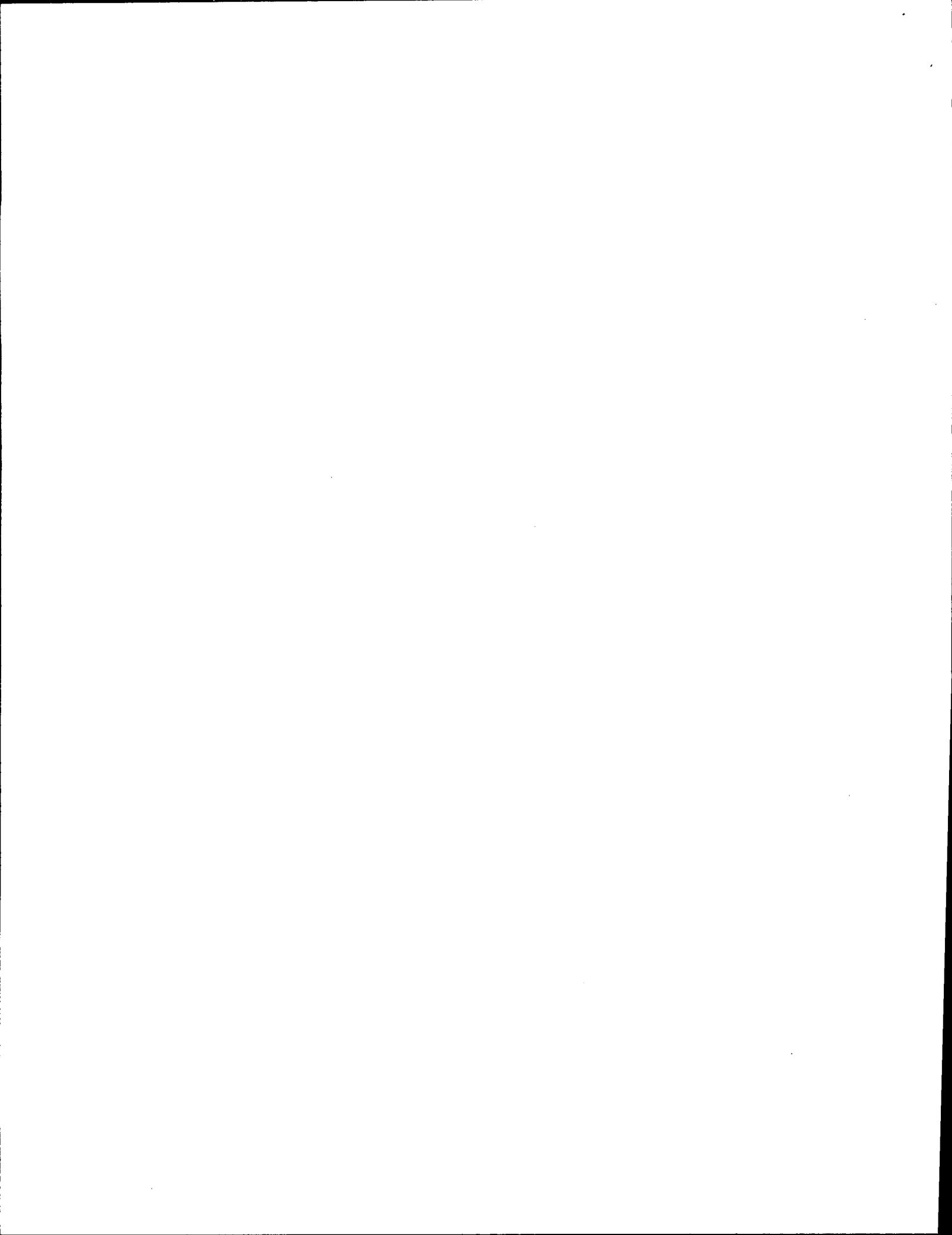
To coincide with these changes, we have revised the title of these endorsements accordingly. We have also revised these endorsements to conform to ISO's Uniformity Standards.

Impact

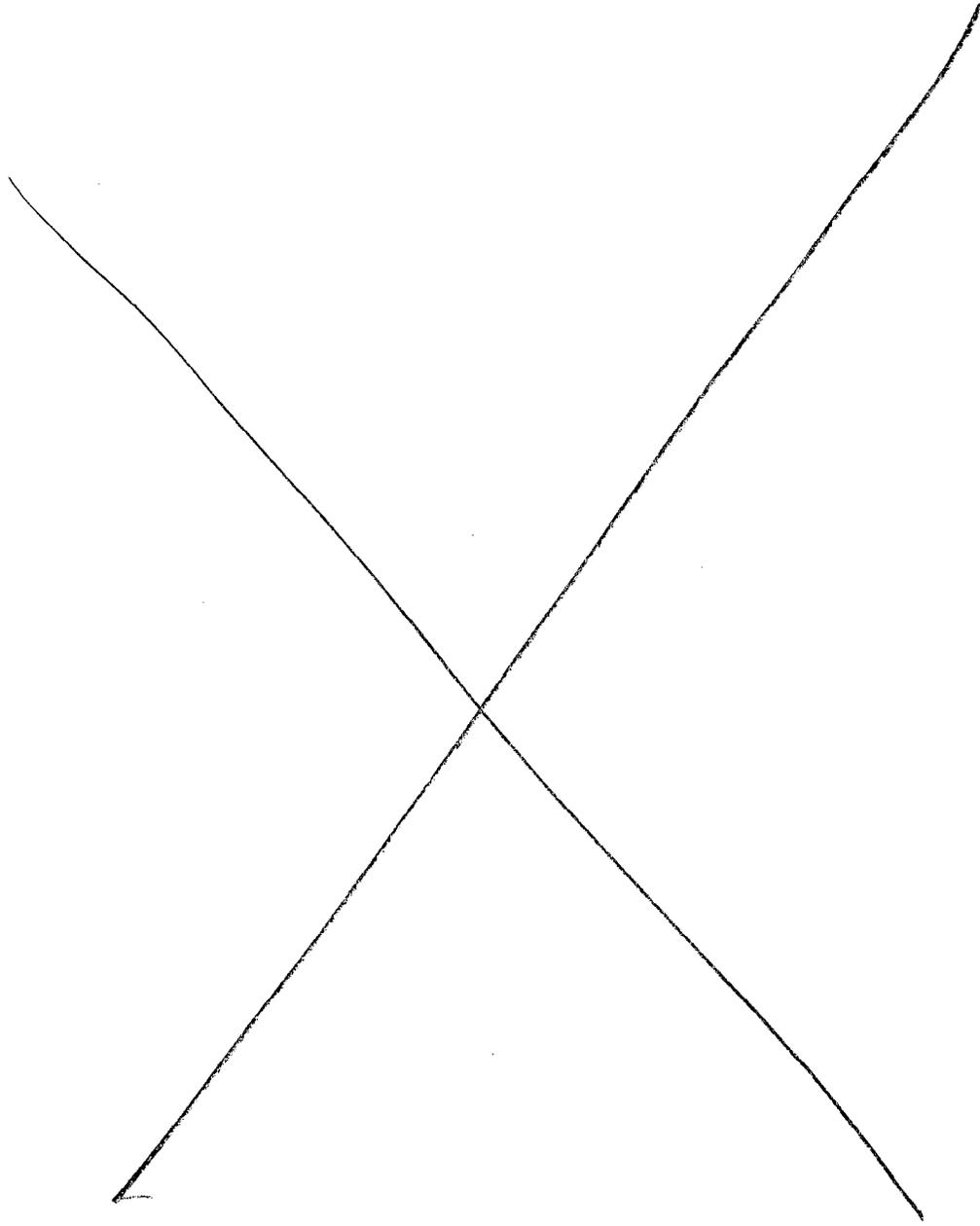
There is no impact on coverage.

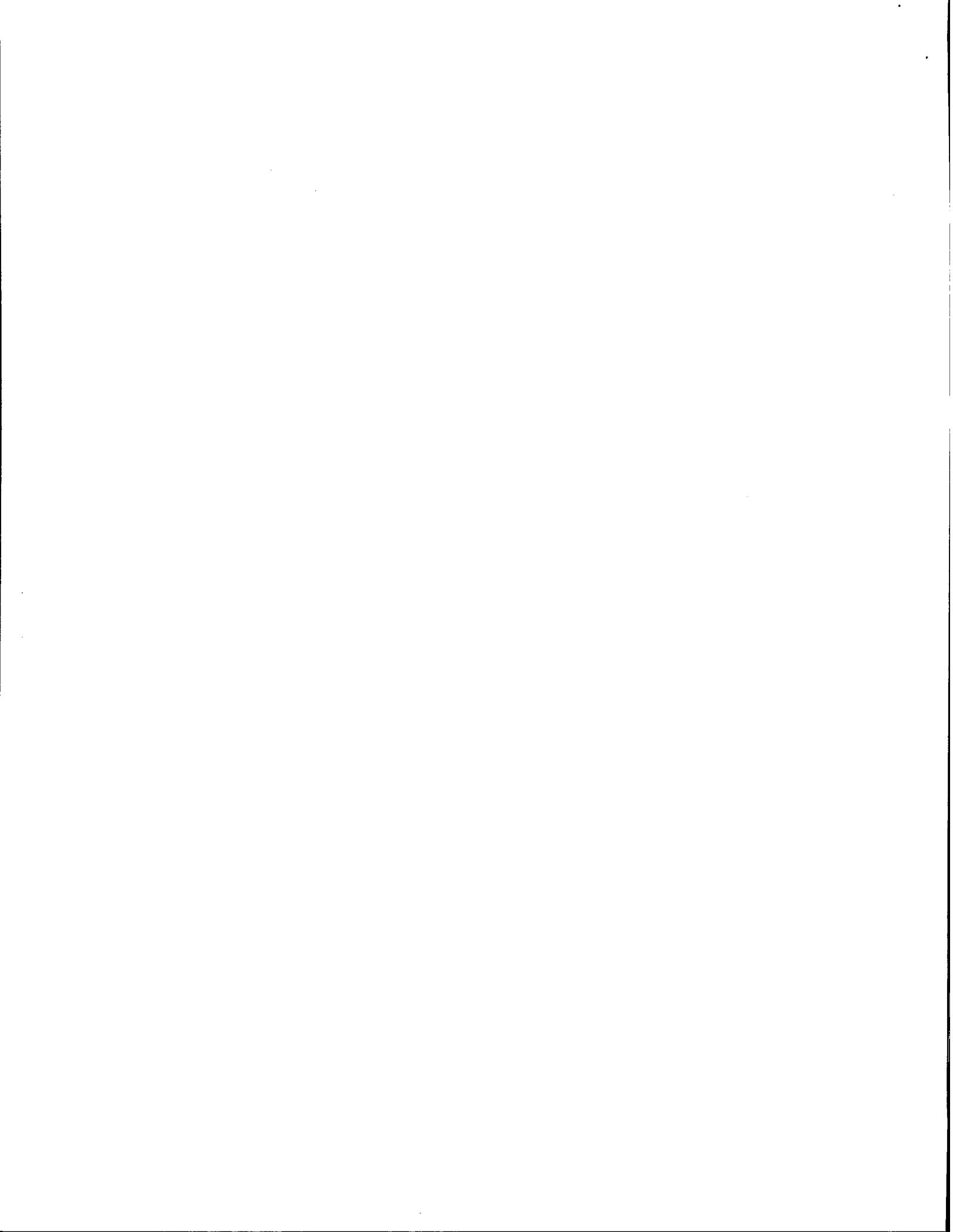
Revised Forms

- ◆ CG 20 12 - Additional Insured - State Or Political Subdivisions - Permits



- ◆ CG 20 13 - Additional Insured - State Or Political Subdivisions - Permits
Relating To Premises
- ◆ CG 29 35 - Additional Insured - State Or Political Subdivisions - Permits





Introduction Of Limited Exclusion - Designated Operations Covered By A Consolidated (Wrap-up) Insurance Program Endorsement CG 21 31

Introduction

We are introducing an additional optional endorsement, for use with the Commercial General Liability Coverage Part, to provide underwriters with another tool to address operations that are covered by a consolidated (wrap-up) insurance program.

Background

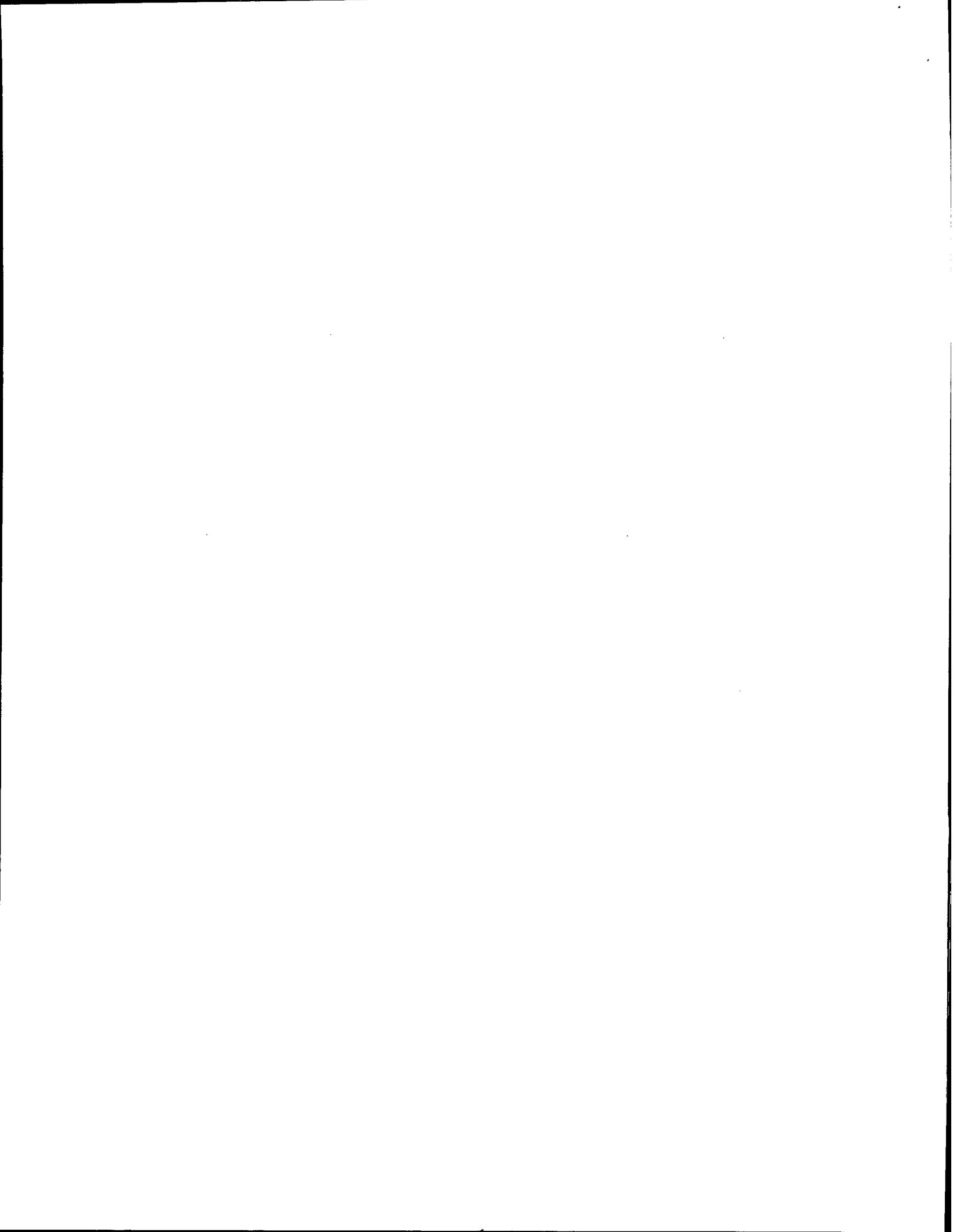
Currently, Exclusion - Designated Operations Covered By A Consolidated (Wrap-up) Insurance Program endorsement CG 21 54, for use with the Commercial General Liability Coverage Part, is available to exclude coverage for that portion of an insured's project or operation that is also covered under a wrap-up insurance program. CG 21 54 can be used to eliminate coverage for the described ongoing operations and completed operations from any location designated in the Schedule of the endorsement, provided such a location is covered by a wrap-up insurance program.

We have received several requests from agents' groups in the past several years to introduce an exception to the exclusion in CG 21 54 which would make a contractor's CGL policy excess over the wrap-up program when the wrap-up program ends, is cancelled or non-renewed, or the limits are used up.

We recently introduced Excess Liability Coverage For Designated Operations Covered By A Consolidated (Wrap-up) Insurance Program endorsement CX 04 01, for use with the Commercial Excess Liability Coverage Part, which provides excess liability coverage arising out of a specific operation where a consolidated wrap-up insurance program has been provided by the prime contractor/project manager or owner of the construction project in which the named insured is involved, and the retained limit of such wrap-up insurance program has been exhausted.

Explanation of Changes

We are introducing an additional underwriting tool, for use with the Commercial General Liability Coverage Part, to provide limited coverage for risks whose operations are insured under a wrap-up insurance program. The endorsement is similar to CG 21 54, but contains an exception to the exclusion which provides



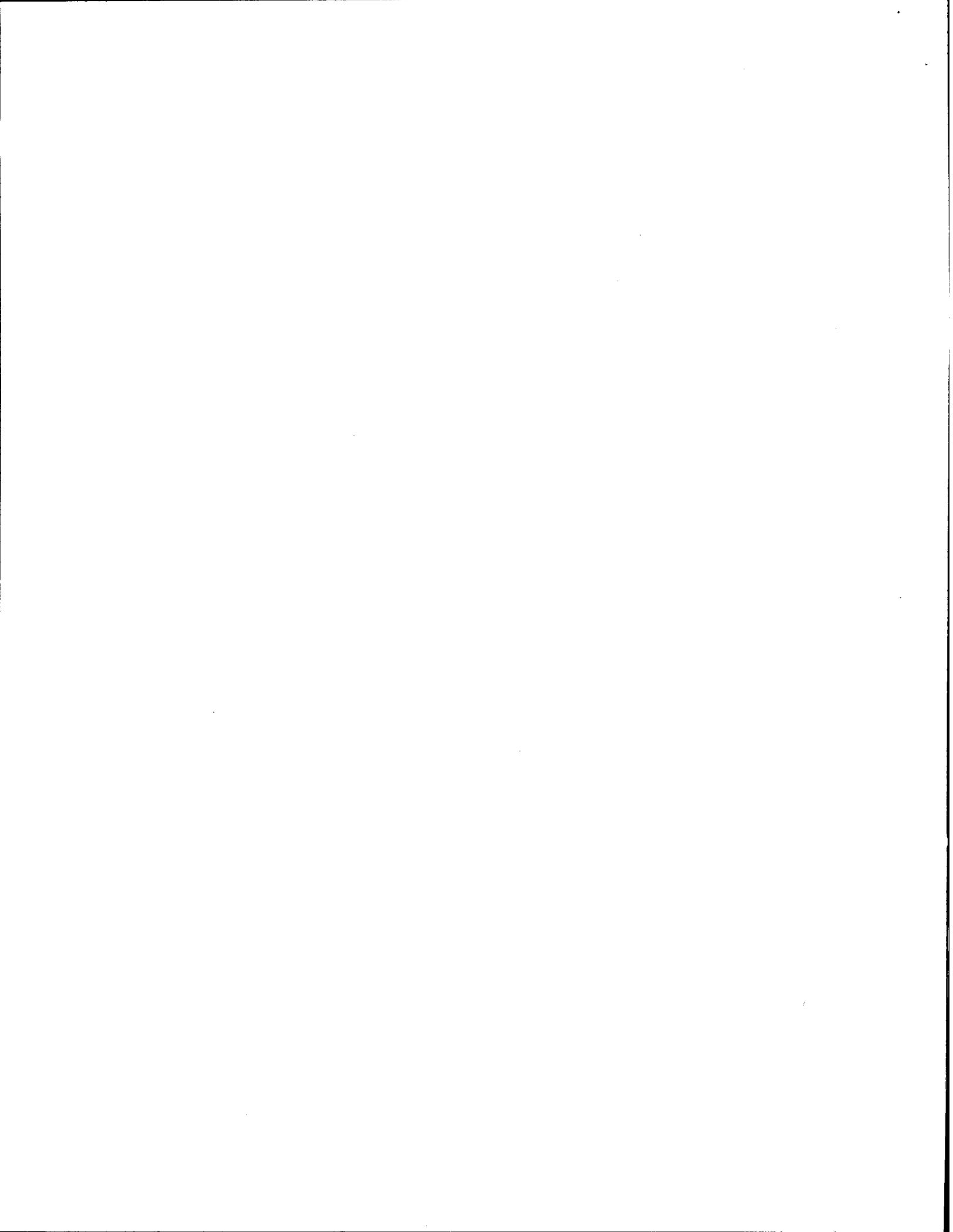
coverage for the insured's scheduled operations that are covered by a consolidated (wrap-up) insurance program, when the program has been cancelled, non-renewed or otherwise no longer applies for reasons other than the exhaustion of all available limits, whether such limits are available on a primary, excess, or on any other basis. The endorsement also provides that the insured must advise the insurer of such cancellation, nonrenewal or termination of the wrap-up insurance program as soon as practicable.

Impact

The attachment of this endorsement results in a reduction of coverage, unless this endorsement is attached to a policy that previously contained endorsement CG 21 54. If this endorsement replaces CG 21 54, it will result in a broadening of coverage.

New Form

CG 21 31 - Limited Exclusion - Designated Operations Covered By A Consolidated (Wrap-up) Insurance Program



Introduction of Communicable Disease Exclusion Endorsements CG 21 32 and CG 33 76

Introduction

We are introducing new optional endorsements which exclude coverage for liability arising out of the actual or alleged transmission of a communicable disease for use with the Commercial General Liability and Products/Completed Operations Liability Coverage Parts.

Background

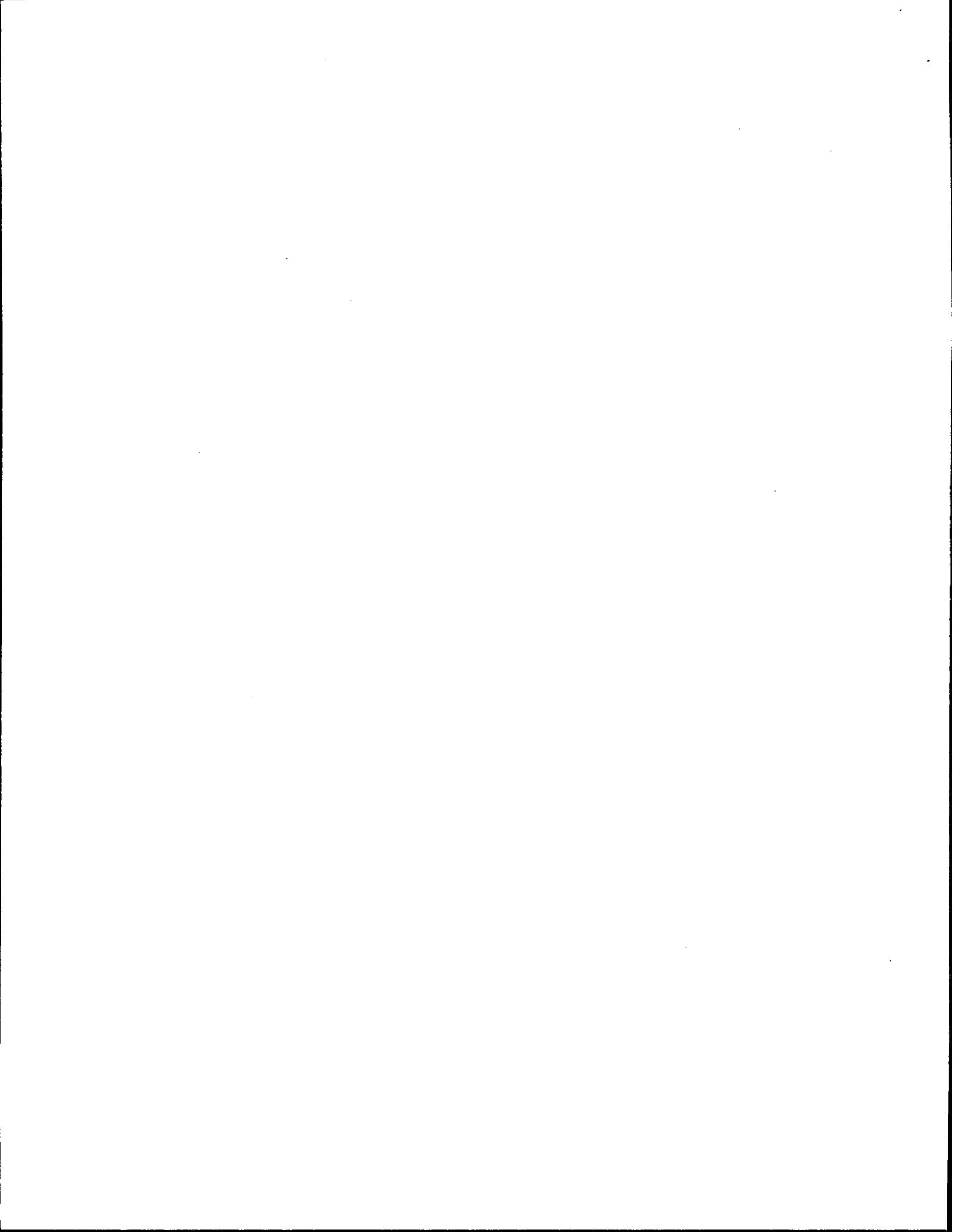
Over the years, insurers have expressed concerns regarding the potential effect of communicable diseases on general liability insurance, specifically with respect to avian influenza (avian or bird flu), SARS and Rotavirus.

Generally, diseases are considered communicable due to their potential to be transmitted from one person or species to another. A specific disease-causing agent may be transmitted many ways including: physical contact with infected individuals; transmission through liquids, food and body fluids; exposure to contaminated objects; via airborne inhalation or spread by insect or other organism.

Avian Flu is an infection caused by bird influenza viruses. There have been several studies conducted and publications written on the potential Avian Flu pandemic. Usually, avian influenza virus refers to the viruses found chiefly in birds, but infections with these viruses can occur in humans. Most cases of the Avian Flu in humans have resulted from direct or close contact with infected poultry or surfaces contaminated with secretion/excretions from infected birds. If the virus mutates to a form that can be spread easily from human to human, various scientific experts estimate that there could be between 5 and 150 million deaths worldwide.

Severe acute respiratory syndrome (**SARS**) is a disease associated with fever and symptoms of pneumonia or other respiratory illness. SARS is transmitted by close person-to-person contact and if spread in the population, could have severe public health consequences. There has been one near pandemic to date, between November 2002 and July 2003, with 8,096 known infected cases and 774 deaths worldwide.

In 2003, President George W. Bush added SARS to the list of communicable diseases that are regulated pursuant to section 361(b) of the Public Service Health



Act, which allows the government to detain, quarantine and conditionally discharge individuals to prevent further spread of the disease.

Rotaviruses are a genus of viruses which infect humans. Rotaviruses enter the body through the mouth, then infect the lining of the intestines. Rotaviruses are very contagious, spreading easily from a person who is already infected to another person - commonly children. Because the virus is stable in the environment, transmission can occur through ingestion of contaminated water or food and contact with contaminated surfaces. The most frequent means by which rotaviruses are transmitted is by person-to-person spread through contaminated hands.

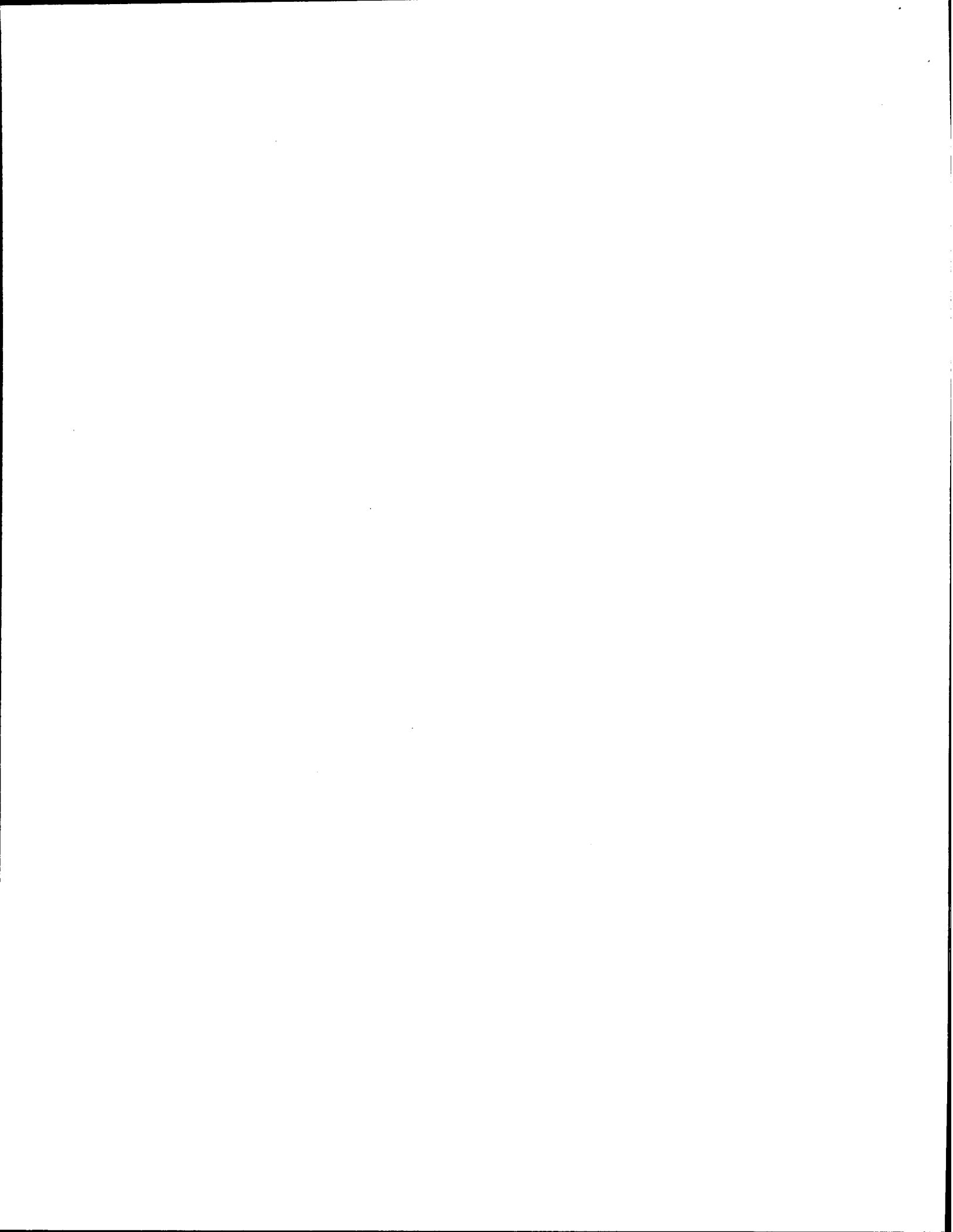
The possibility that the above-mentioned communicable diseases, and other disease-causing agents, may begin to spread more easily from animal to person, person-to-person, or from product-to-person raises the concern that insureds may face products liability and/or premises/operations claims under general liability insurance. Insurers have expressed concerns regarding potential general liability exposures related to the transmission of communicable diseases including: any actual or alleged negligence in the supervising, hiring, employing, training or monitoring of others who may be infected with and spread a communicable disease; the testing for a communicable disease; the failure to prevent the spread of the disease; and the failure to report the disease to authorities.

Currently, the pollution exclusion in the Commercial General Liability Coverage Form encompasses contamination by using the term *contaminant* in addition to other terminology. Although the pollution exclusion addresses contamination broadly, communicable diseases now appear to warrant particular attention since the pollution exclusion is at times narrowly construed by certain courts and may be found by courts to not apply to products liability.

Explanation of Changes

To provide underwriters with an additional underwriting tool, we are introducing optional Communicable Disease Exclusion endorsement CG 21 32 for use with the Commercial General Liability Coverage Part. This endorsement excludes bodily injury, property damage or personal and advertising injury arising out of the actual or alleged transmission of a communicable disease. This exclusion will apply even if there is a claim for negligence in the:

- ◆ Supervising, hiring, employing, training or monitoring of others that may be infected with and spread a communicable disease;
- ◆ Testing for a communicable disease;
- ◆ Failure to prevent the spread of the disease; or
- ◆ Failure to report the disease to authorities.



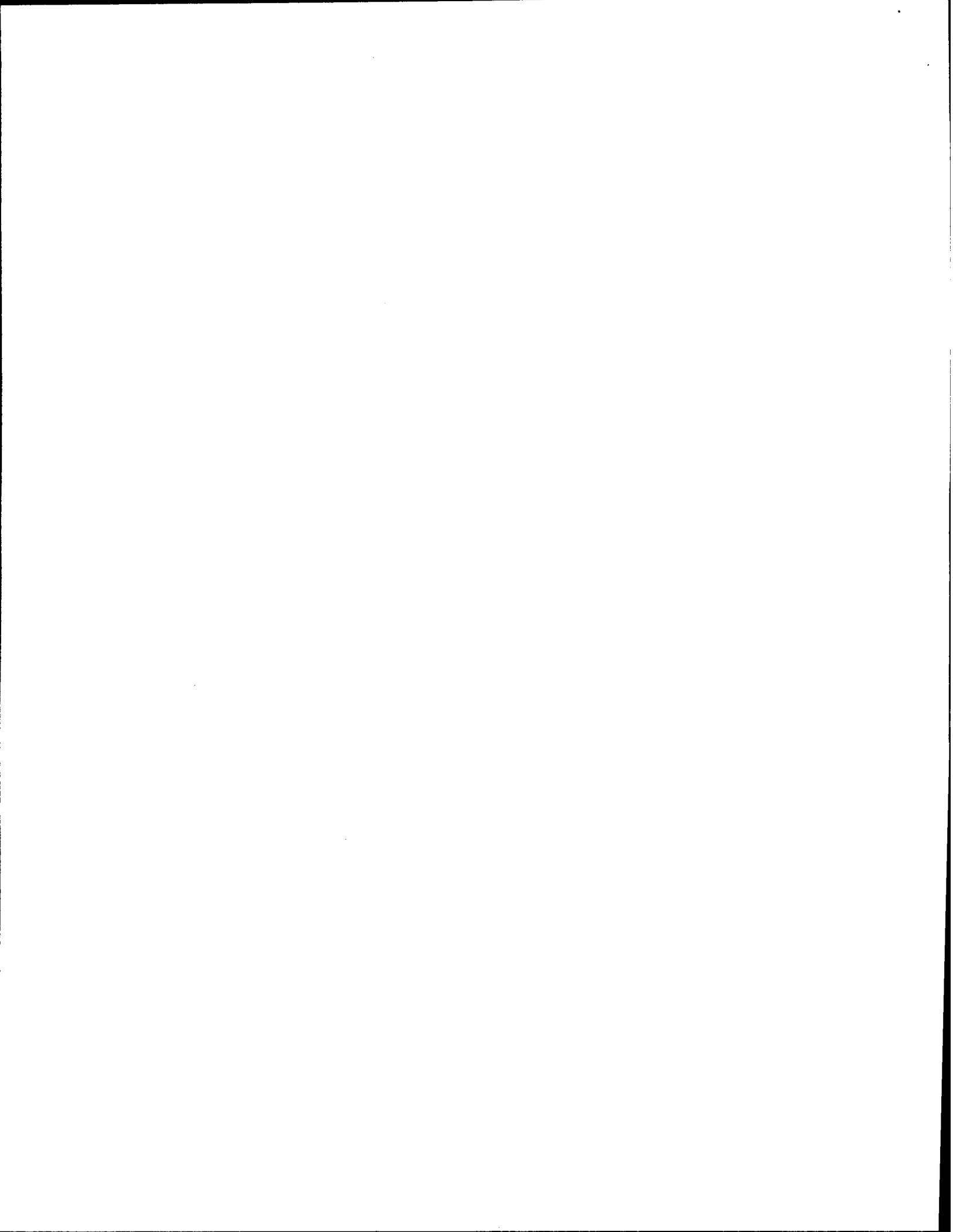
A similar endorsement, CG 33 76, is being introduced for use with the Products/Completed Operations Liability Coverage Part.

Impact

To the extent that current policy exclusions do not apply to liability arising out of the actual or alleged transmission of a communicable disease, attachment of these endorsements may result in a reduction of coverage.

New Forms

- CG 21 32 - Communicable Disease Exclusion
- CG 33 76 - Communicable Disease Exclusion



Revision To Underground Resources And Equipment Coverage Endorsement CG 22 62

Introduction

We are revising Underground Resources And Equipment Coverage endorsement CG 22 62.

Background

Currently, Underground Resources And Equipment Coverage endorsement CG 22 62 provides an opportunity for certain oil and gas producing risks to purchase the coverage otherwise excluded by mandatory endorsement CG 22 57 Exclusion - Underground Resources And Equipment which is required to be attached for such risks. The endorsement, in part, revises Damage to Property Exclusion j.(4) under Section I - Coverage A Bodily Injury and Property Damage of the CGL coverage form by introducing the following exception:

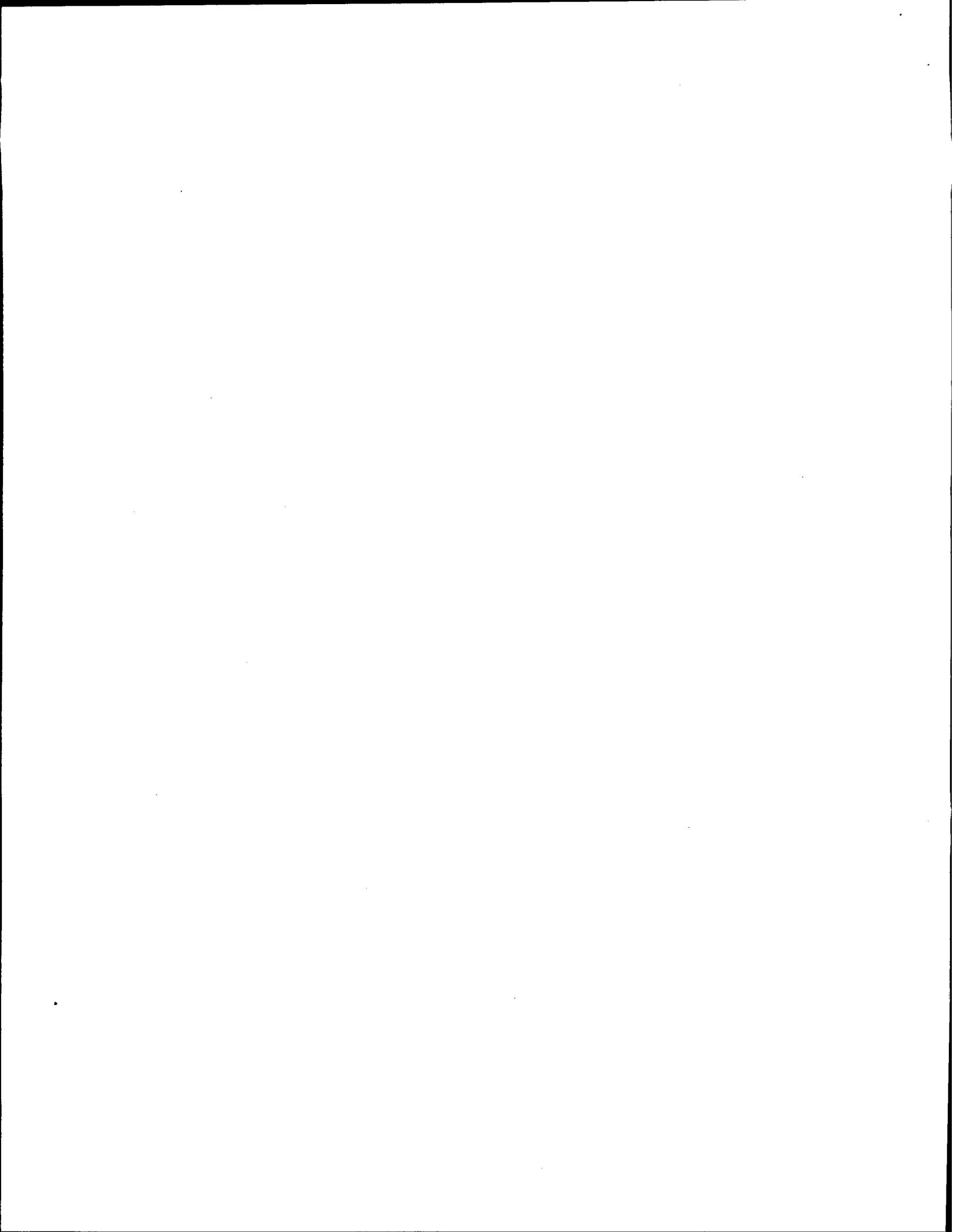
Personal property in the care, custody or control of the insured.

This exclusion does not apply to any "property damage" included within the "underground resources and equipment hazard" other than "property damage" to that particular part of any real property on which operations are being performed by you or on your behalf if the "property damage" arises out of those operations.

We have received requests from agents and insurers to expand coverage under endorsement CG 22 62 so that exceptions can also be introduced for Paragraphs j.(5) and j.(6) of the Damage to Property Exclusion to state that these paragraphs do not apply to "property damage" included within the underground resources and equipment hazard.

Currently, Paragraphs j.(5) and j.(6) provide that this insurance does not apply to "property damage" to:

- (5) That particular part of real property on which you or any contractors or subcontractors working directly or indirectly on your behalf are performing operations, if the "property damage" arises out of those operations; or
- (6) That particular part of any property that must be restored, repaired or replaced because "your work" was incorrectly performed on it.



Explanation of Changes

We are revising CG 22 62 to state that Paragraphs j.(4), j.(5) and j.(6) of the Damage To Property Exclusion do not apply to "property damage" included within the underground resources and equipment hazard.

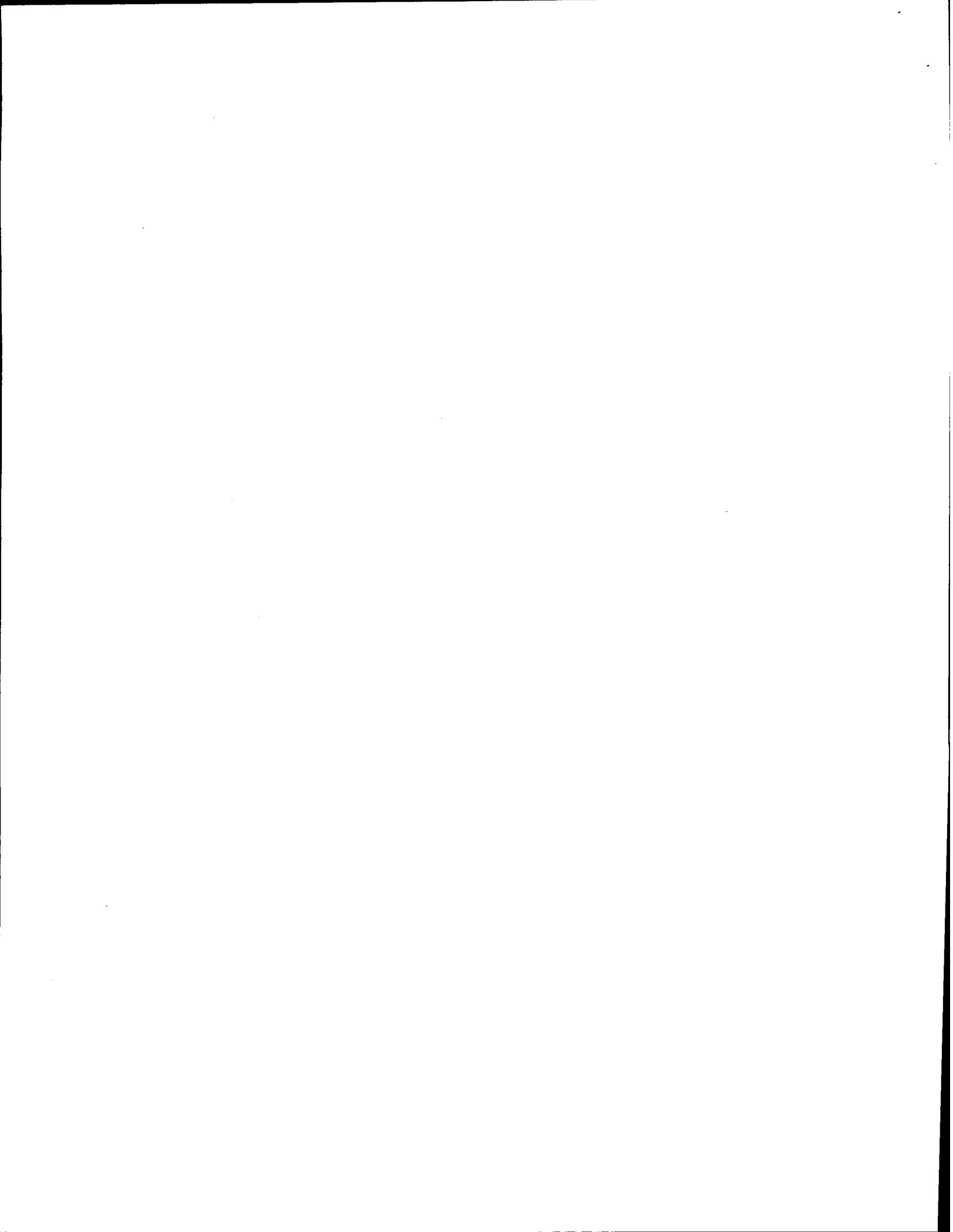
In addition, we are revising the Limit of Insurance paragraph of CG 22 62 to make the Underground Resources and Equipment Hazard Property Damage Aggregate Limit subject to the policy's General Aggregate Limit and not the Each Occurrence Limit and editorially revising Paragraph D. to correct reference to Section IV - Conditions.

Impact

This revision results in a broadening of coverage.

Revised Form

CG 22 62 - Underground Resources And Equipment Coverage



Revision to Waiver Of Transfer Of Rights Of Recovery Against Others To Us Endorsement CG 24 04

Background

Currently, endorsement CG 24 04 is an optional endorsement available for use with the Commercial General Liability Coverage Part when an insurer agrees to waive its subrogation rights against the person or organization shown in the Schedule of the endorsement, typically because the insured has already waived his or her right to take legal action against these parties prior to loss. The waiver applies to losses arising out of either the insured's ongoing operations or the insured's completed operations.

Explanation of Changes

We are revising CG 24 04 Waiver Of Transfer Of Rights Of Recovery Against Others To Us to allow the form to also be used with the Products/Completed Operations Liability Coverage Part.

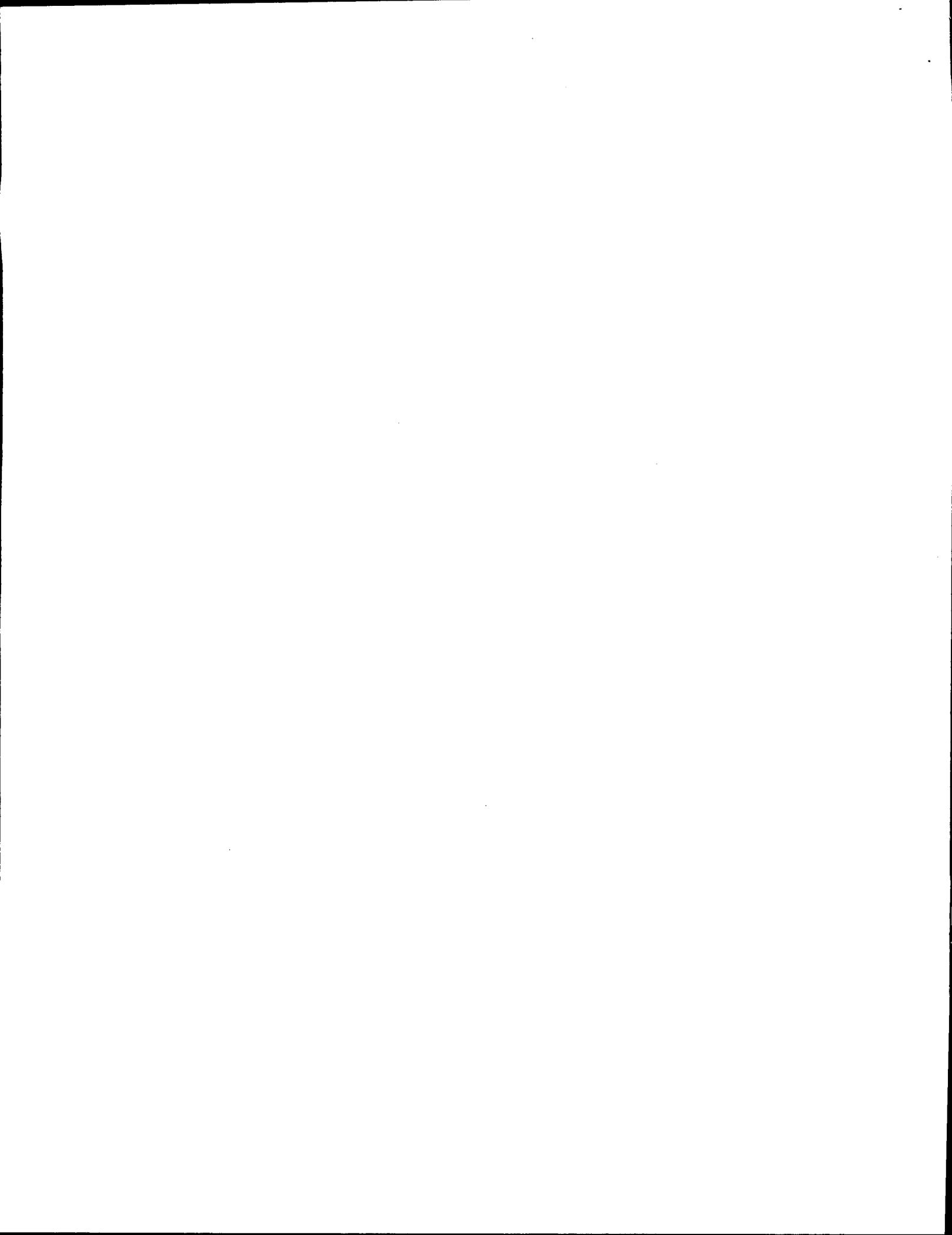
Additionally, we are editorially revising CG 24 04 to conform with ISO's Uniformity Standards.

Impact

There is no impact on coverage.

New Form

CG 24 04 - Waiver Of Transfer Of Rights Of Recovery Against Others To Us



Editorial Revisions To Multistate Endorsements

Introduction

We are making editorial revisions to endorsements CG 25 03 Designated Construction Project(s) General Aggregate Limit and CG 25 04 Designated Location(s) General Aggregate Limit.

Explanation of Changes

We are editorially revising CG 25 03 Designated Construction Project(s) General Aggregate Limit and CG 25 04 Designated Location(s) General Aggregate Limit to reference "Damage To Premises Rented To You" in Paragraph 4. in lieu of "Fire Damage".

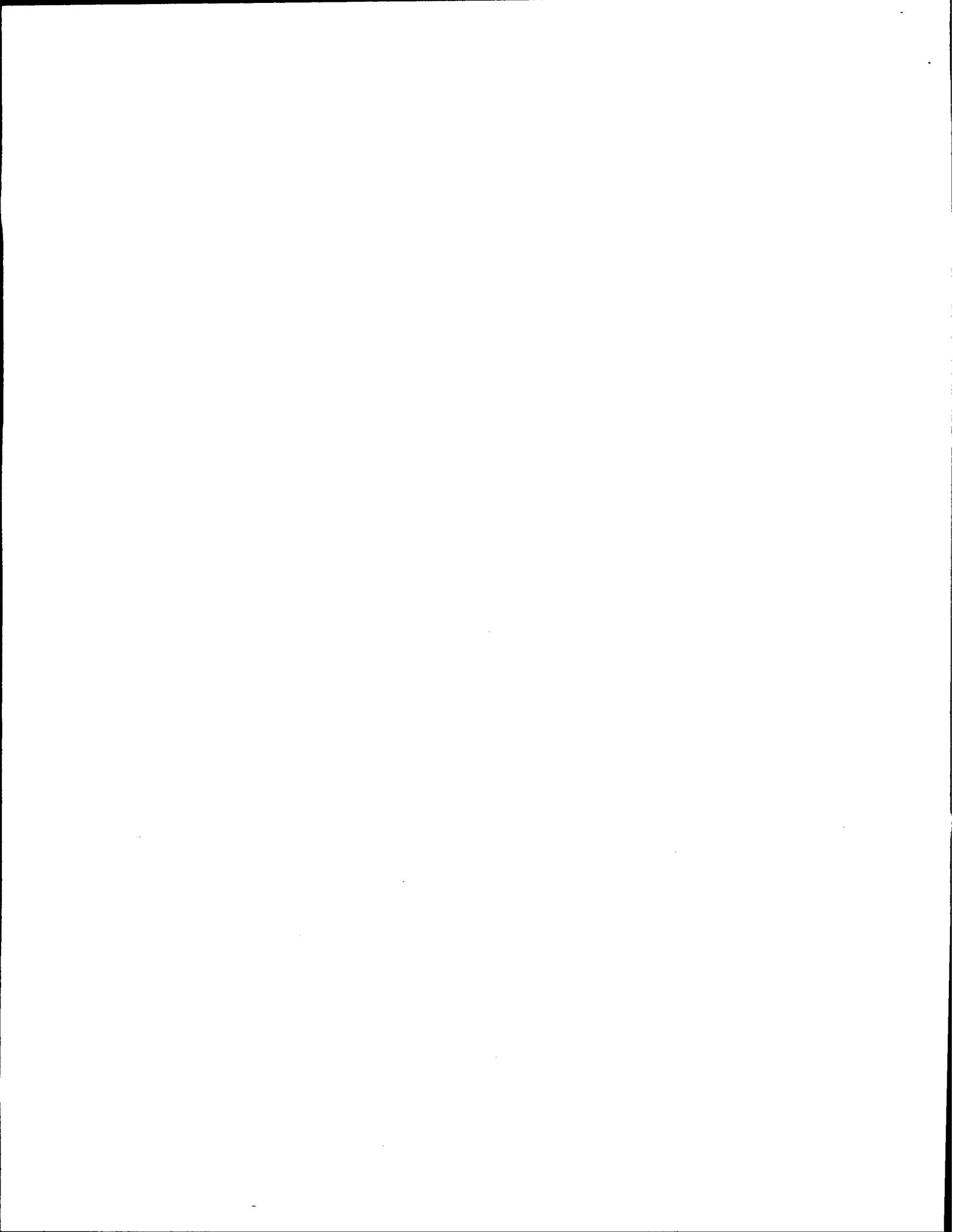
Additionally, we are revising the schedules and making other revisions to conform with ISO's Uniformity Standards.

Impact

There is no impact on coverage. These are editorial revisions.

Revised Forms

- CG 25 03 - Designated Construction Project(s) General Aggregate Limit
- CG 25 04 - Designated Location(s) General Aggregate Limit



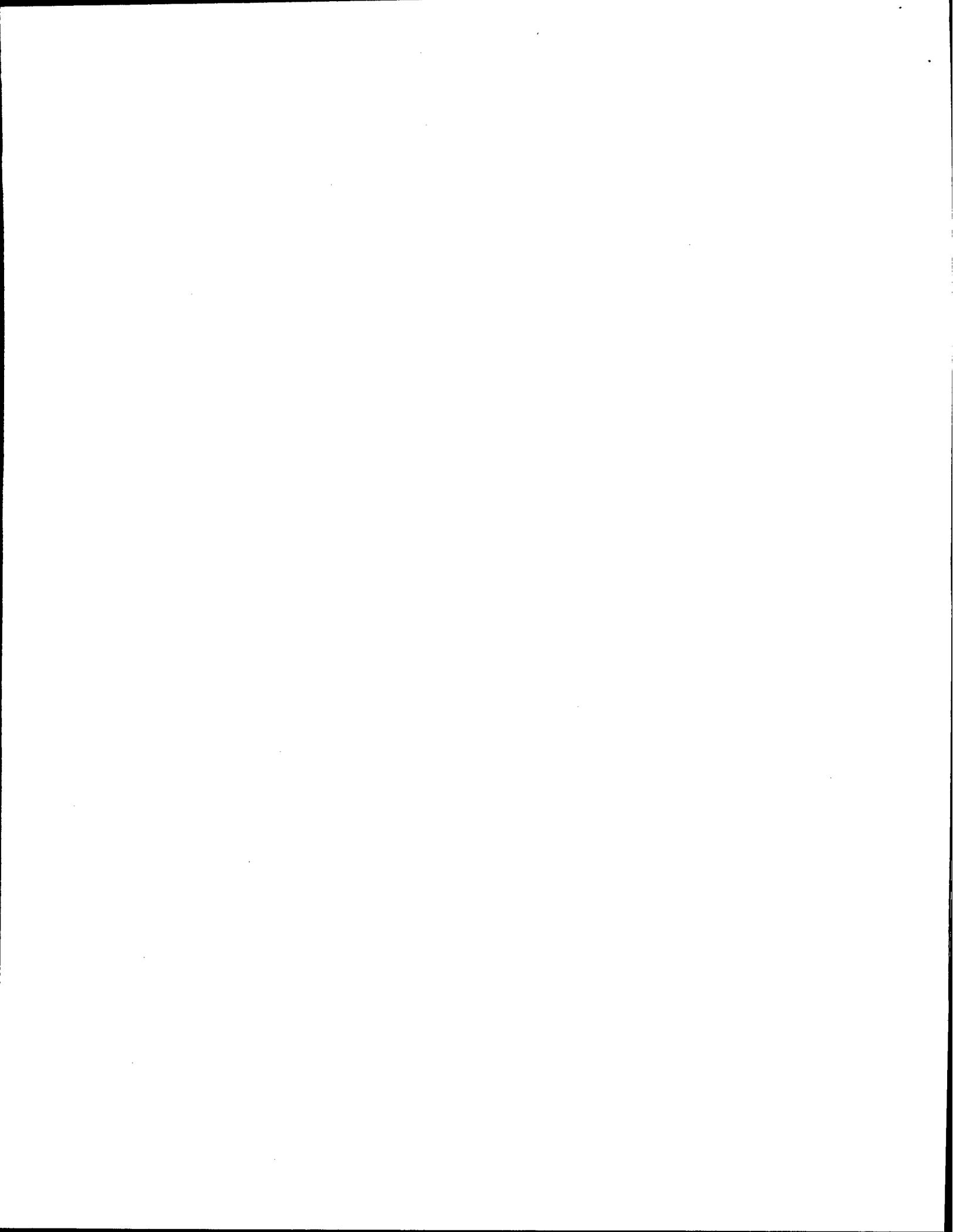
Section II -- Attachment of Forms

This section contains a complete copy of all new and revised endorsements as listed below. All revised endorsements contain a standard format of ~~striking through~~ deletions and underlining new material.

The endorsements are attached as follows. The previous editions of all revised endorsements are indicated below or otherwise labeled as N (new).

A listing of page numbers where a particular endorsement is referenced in this filing is also provided.

Form Number	Prev. Ed.	Title	Page Numbers
CG 00 68 05 09	N	Recording And Distribution Of Material Or Information In Violation Of Law Exclusion	5-6
CG 20 12 05 09	07 98	Additional Insured - State Or Governmental Agency Or Subdivision Or Political Subdivision - Permits Or Authorizations	7-8
CG 20 13 05 09	11 85	Additional Insured - State Or Governmental Agency Or Subdivision Or Political Subdivision - Permits Or Authorizations Relating To Premises	7-8
CG 21 31 05 09	N	Limited Exclusion - Designated Operations Covered By A Consolidated (Wrap-up) Insurance Program	9-10
CG 21 32 05 09	N	Communicable Disease Exclusion	11-13
CG 22 62 05 09	10 01	Underground Resources And Equipment Coverage	14-15
CG 24 04 05 09	10 93	Waiver Of Transfer Of Rights Of Recovery Against Others To Us	16
CG 25 03 05 09	03 97	Designated Construction Project(s) General Aggregate Limit	17
CG 25 04 05 09	03 97	Designated Location(s) General Aggregate Limit	17
CG 29 35 05 09	11 88	Additional Insured - State Or Governmental Agency Or Subdivision Or Political Subdivision - Permits Or Authorizations	7-8
CG 33 76 05 09	N	Communicable Disease Exclusion	11-13



RECORDING AND DISTRIBUTION OF MATERIAL OR INFORMATION IN VIOLATION OF LAW EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

A. Exclusion q. of Paragraph 2. Exclusions of Section I – Coverage A – Bodily Injury And Property Damage Liability is replaced by the following:

2. Exclusions

This insurance does not apply to:

q. Recording And Distribution Of Material Or Information In Violation Of Law

"Bodily injury" or "property damage" arising directly or indirectly out of any action or omission that violates or is alleged to violate:

- (1) The Telephone Consumer Protection Act (TCPA), including any amendment of or addition to such law;
- (2) The CAN-SPAM Act of 2003, including any amendment of or addition to such law;
- (3) The Fair Credit Reporting Act (FCRA), and any amendment of or addition to such law, including the Fair and Accurate Credit Transaction Act (FACTA); or
- (4) Any federal, state or local statute, ordinance or regulation, other than the TCPA, CAN-SPAM Act of 2003 or FCRA and their amendments and additions, that addresses, prohibits, or limits the printing, dissemination, disposal, collecting, recording, sending, transmitting, communicating or distribution of material or information.

B. Exclusion p. of Paragraph 2. Exclusions of Section I – Coverage B – Personal And Advertising Injury Liability is replaced by the following:

2. Exclusions

This insurance does not apply to:

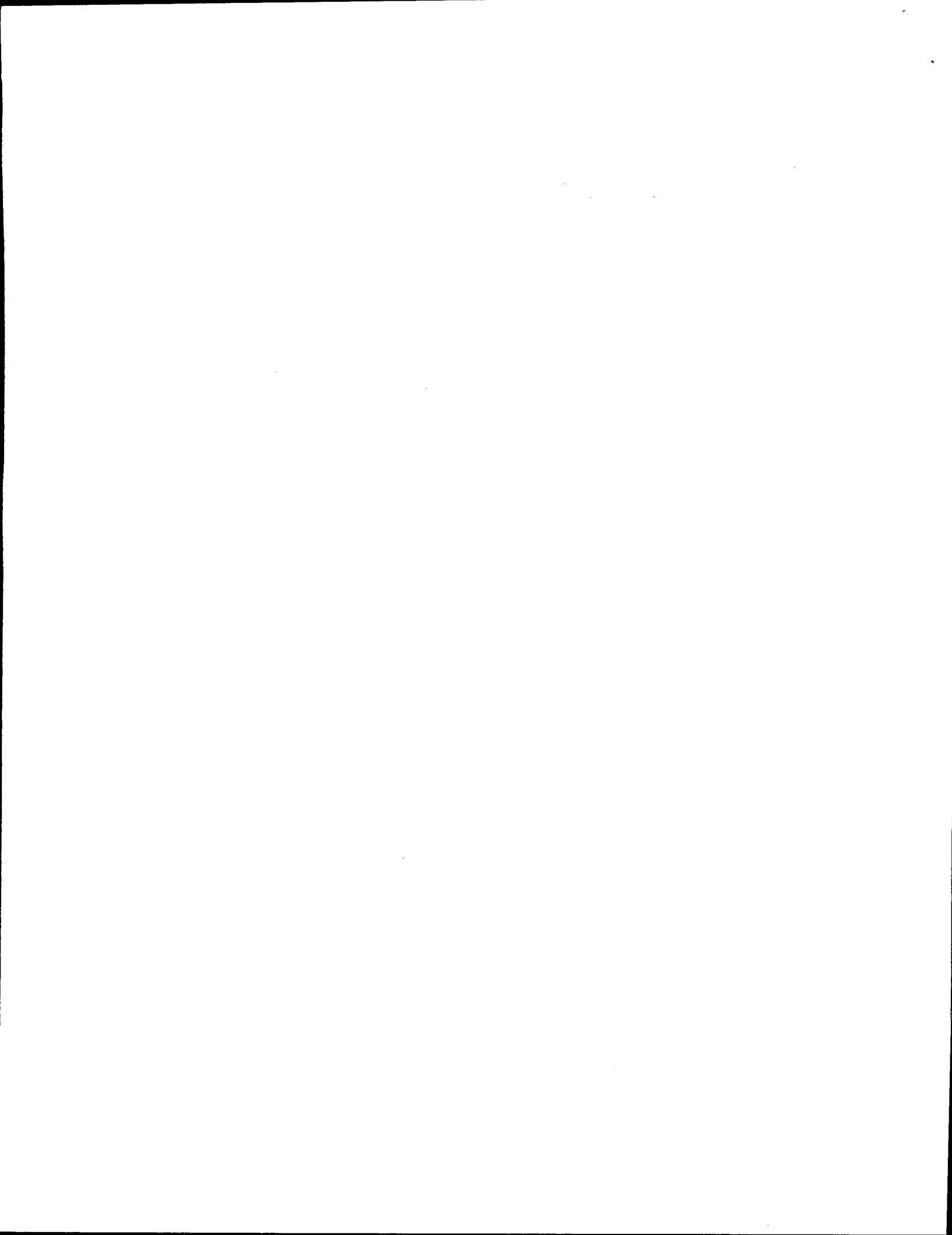
p. Recording And Distribution Of Material Or Information In Violation Of Law

"Personal and advertising injury" arising directly or indirectly out of any action or omission that violates or is alleged to violate:

- (1) The Telephone Consumer Protection Act (TCPA), including any amendment of or addition to such law;
- (2) The CAN-SPAM Act of 2003, including any amendment of or addition to such law;
- (3) The Fair Credit Reporting Act (FCRA), and any amendment of or addition to such law, including the Fair and Accurate Credit Transaction Act (FACTA); or
- (4) Any federal, state or local statute, ordinance or regulation, other than the TCPA, CAN-SPAM Act of 2003 or FCRA and their amendments and additions, that addresses, prohibits, or limits the printing, dissemination, disposal, collecting, recording, sending, transmitting, communicating or distribution of material or information.

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ADDITIONAL INSURED –
STATE OR POLITICAL OR GOVERNMENTAL AGENCY
OR SUBDIVISIONS OR POLITICAL SUBDIVISION –
PERMITS OR AUTHORIZATIONS**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

State or Political Or Governmental Agency Or Subdivision Or Political Subdivision:

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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

Section II – Who Is An Insured is amended to include as an insured any state or political or governmental agency or subdivision or political subdivision shown in the Schedule, subject to the following provisions:

1. This insurance applies only with respect to operations performed by you or on your behalf for which the state or political or governmental agency or subdivision or political subdivision has issued a permit or authorization.

2. This insurance does not apply to:

- a. "Bodily injury," "property damage" or "personal and advertising injury" arising out of operations performed for the federal government, state or municipality; or
- b. "Bodily injury" or "property damage" included within the "products-completed operations hazard".

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ADDITIONAL INSURED – STATE OR POLITICAL
OR GOVERNMENTAL AGENCY OR SUBDIVISIONS
OR POLITICAL SUBDIVISION – PERMITS
OR AUTHORIZATIONS RELATING TO PREMISES**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART-

SCHEDULE

State or Political Or Governmental Agency Or Subdivision Or Political Subdivision:

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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

Section II – Who Is An Insured ~~WHO IS AN INSURED (Section II)~~ is amended to include as an insured any state or political or governmental agency or subdivision or political subdivision shown in the Schedule, subject to the following additional provision:

This insurance applies only with respect to the following hazards for which the state or political or governmental agency or subdivision or political subdivision has issued a permit or authorization in connection with premises you own, rent, or control and to which this insurance applies:

1. The existence, maintenance, repair, construction, erection, or removal of advertising signs, awnings, canopies, cellar entrances, coal holes, driveways, manholes, marquees, hoist away openings, sidewalk vaults, street banners, or decorations and similar exposures; or
2. The construction, erection, or removal of elevators; or
3. The ownership, maintenance, or use of any elevators covered by this insurance.

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26

POLICY NUMBER:

COMMERCIAL GENERAL LIABILITY
CG 21 31 05 09

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

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

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Description And Location Of Operation(s):

[Empty box for operation description]

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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The following exclusion is added to Paragraph 2. Exclusions of Section I – Coverage A – Bodily Injury And Property Damage Liability:

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; or
- (2) Has limits adequate to cover all claims.

This exclusion does not apply if the consolidated (wrap-up) insurance program covering your operations described in the Schedule has been cancelled, non-renewed or otherwise no longer applies for reasons other than the exhaustion of all available limits, whether such limits are available on a primary, excess or on any other basis. You must advise us of such cancellation, nonrenewal or termination as soon as practicable.

27

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

COMMUNICABLE DISEASE EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

A. The following exclusion is added to Paragraph 2. Exclusions of Section I – Coverage A – Bodily Injury And Property Damage Liability:

2. Exclusions

This insurance does not apply to:

Communicable Disease

"Bodily injury" or "property damage" arising out of the actual or alleged transmission of a communicable disease.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the:

- a. Supervising, hiring, employing, training or monitoring of others that may be infected with and spread a communicable disease;
- b. Testing for a communicable disease;
- c. Failure to prevent the spread of the disease; or
- d. Failure to report the disease to authorities.

B. The following exclusion is added to Paragraph 2. Exclusions of Section I – Coverage B – Personal And Advertising Injury Liability:

2. Exclusions

This insurance does not apply to:

Communicable Disease

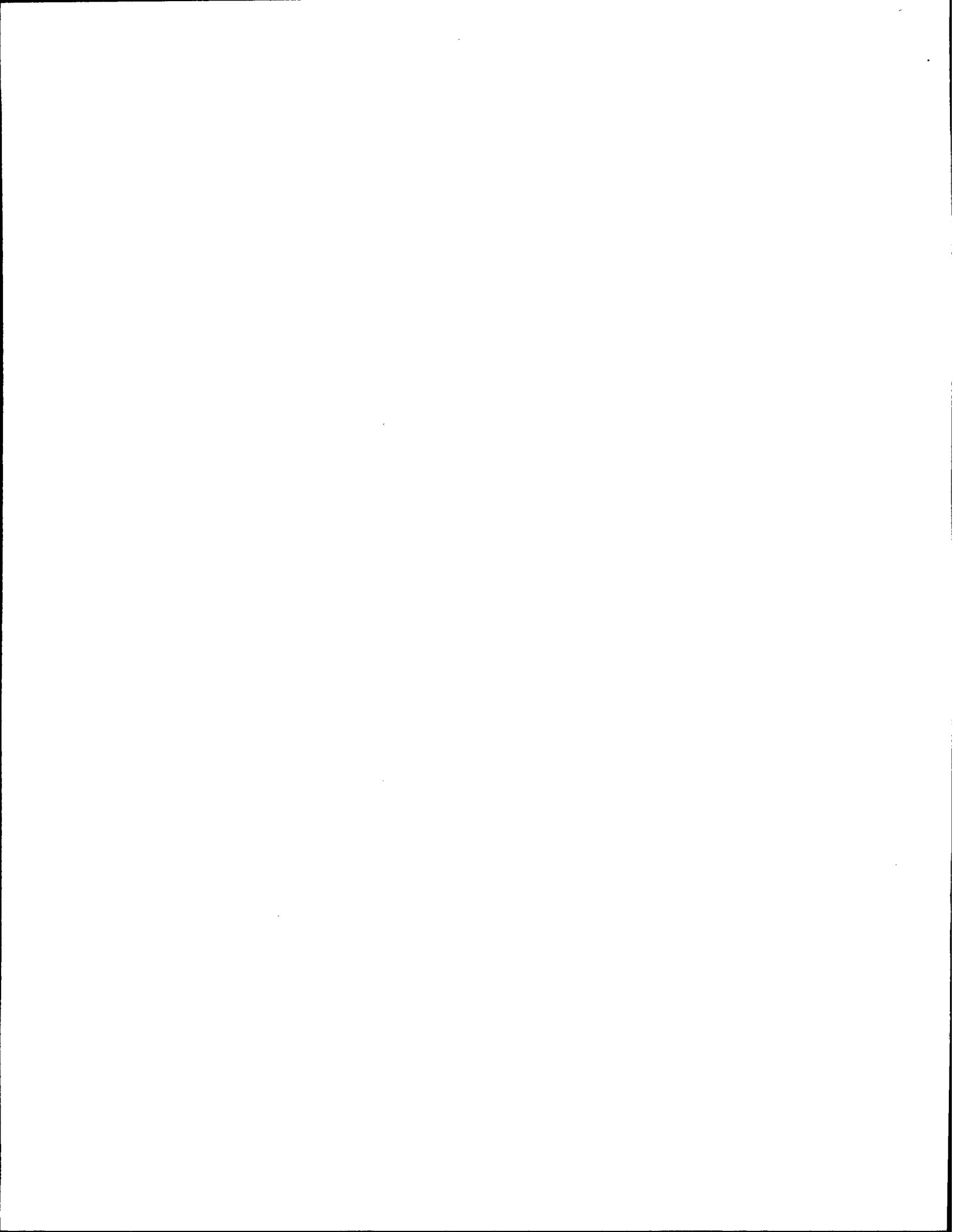
"Personal and advertising injury" arising out of the actual or alleged transmission of a communicable disease.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the:

- a. Supervising, hiring, employing, training or monitoring of others that may be infected with and spread a communicable disease;
- b. Testing for a communicable disease;
- c. Failure to prevent the spread of the disease; or
- d. Failure to report the disease to authorities.

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POLICY NUMBER:

COMMERCIAL GENERAL LIABILITY
CG 22 62 05 09

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

UNDERGROUND RESOURCES AND EQUIPMENT COVERAGE

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

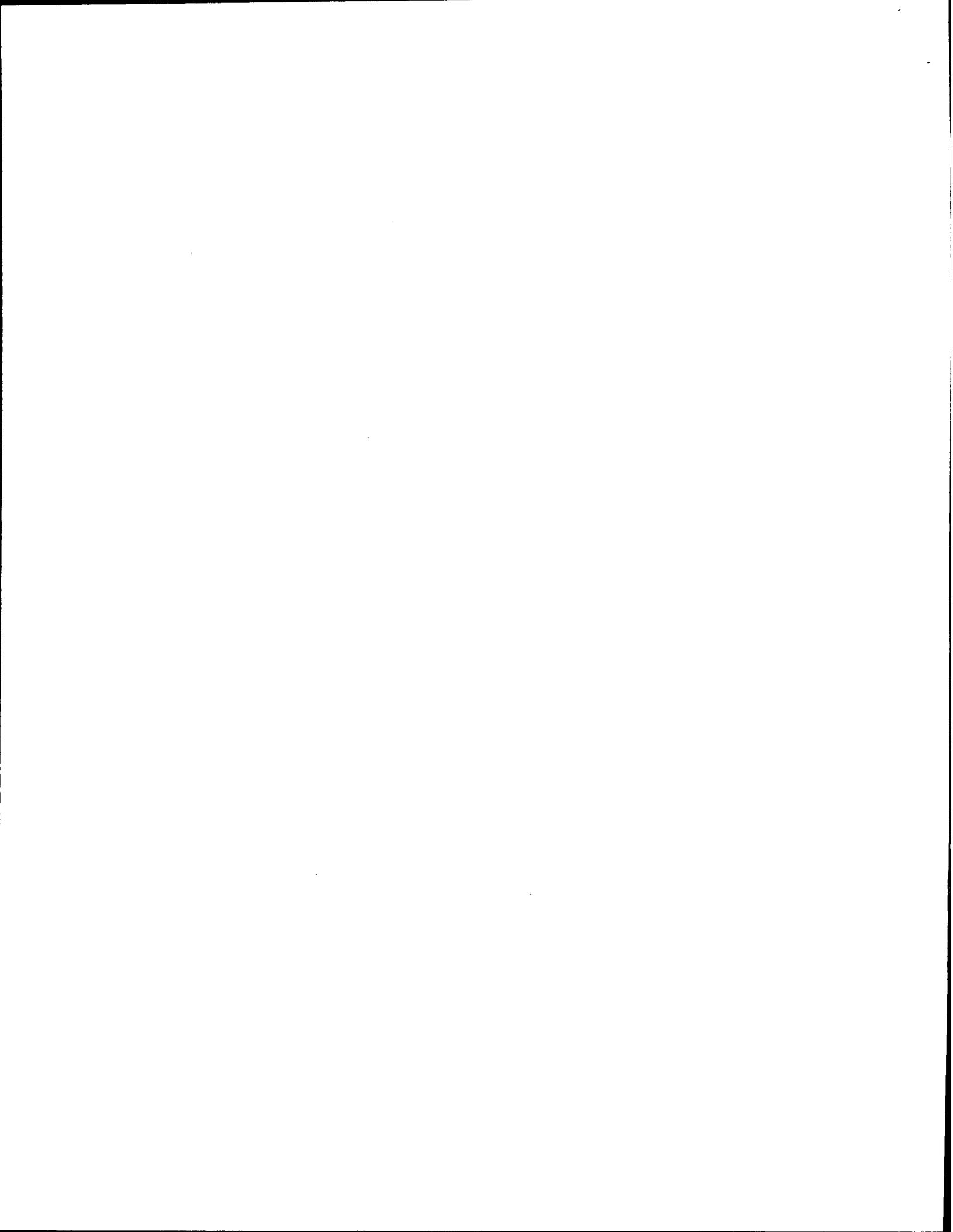
Underground Resources And Equipment Hazard Property Damage	\$	Aggregate Limit
Information required to complete this Schedule, if not shown above, will be shown in the Declarations. (If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement).		

DESCRIPTION OF OPERATIONS:

- Gasoline Recovery – From casing head or natural gas
- Oil or Gas Lease Operations – natural gas
- Oil or Gas Lease Operations – 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
- Oil or Gas Wells – cleaning or swabbing by contractors
- Oil or Gas Wells – cleaning or swabbing by contractors – within the limits of any town or city, on the right-of-way of any railroad, or in any ocean, gulf or bay
- Oil or Gas Wells – drilling or re-drilling, installation or recovery of casing
- Oil or Gas Wells – drilling or re-drilling, installation or recovery of casing – within the limits of any town or city, on the right-of-way of any railroad
- Oil or Gas Wells – Non-Operating Working Interest
- Oil or Gas Wells – servicing – by contractors
- Oil or Gas Wells – shooting

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The following provisions are added with respect to "property damage" included within the "underground resources and equipment hazard" arising out of the operations performed by you or on your behalf and described in this endorsement:

A. With respect to "property damage" included within the "underground resources and equipment hazard" the following is added to **Section III – Limits Of Insurance**:

8. Subject to Paragraph 52, above, the Underground Resources and Equipment Hazard Property Damage Aggregate Limit shown in the Schedule or in the Declarations as subject to this endorsement is the most we will pay under Coverage A for the sum of damages because of all "property damage" included within the "underground resources and equipment hazard" and arising out of operations in connection with any one well.

B. The following is added to Exclusion j. **Damage To Property**(4), under Paragraph 2, **Exclusions of Section I – Coverage A – Bodily Injury And Property Damage Liability** is replaced by the following:

2. Exclusions

This insurance does not apply to:

j. Damage To Property

"Property damage" to:

(4) Personal property in the care, custody or control of the insured.

Paragraphs (4), (5) and (6) of This this exclusion does not apply to any "property damage" included within the "underground resources and equipment hazard" other than "property damage" to that particular part of any real property on which operations are being performed by you or on your behalf if the "property damage" arises out of these operations.

C. The following exclusions are added to Section I – **Coverage A – Bodily Injury And Property Damage Liability**:

This insurance does not apply to:

1. Any costs or expense incurred by you or at your request or by or at the request of any "co-owner of the working interest" in connection with controlling or bringing under control any oil, gas or water well;
2. Damages claimed by any "co-owner of the working interest".

D. The following is added to the **Duties In The Event Of Occurrence, Offense, Claim Or Suit** Condition of **Section IV – Conditions**:

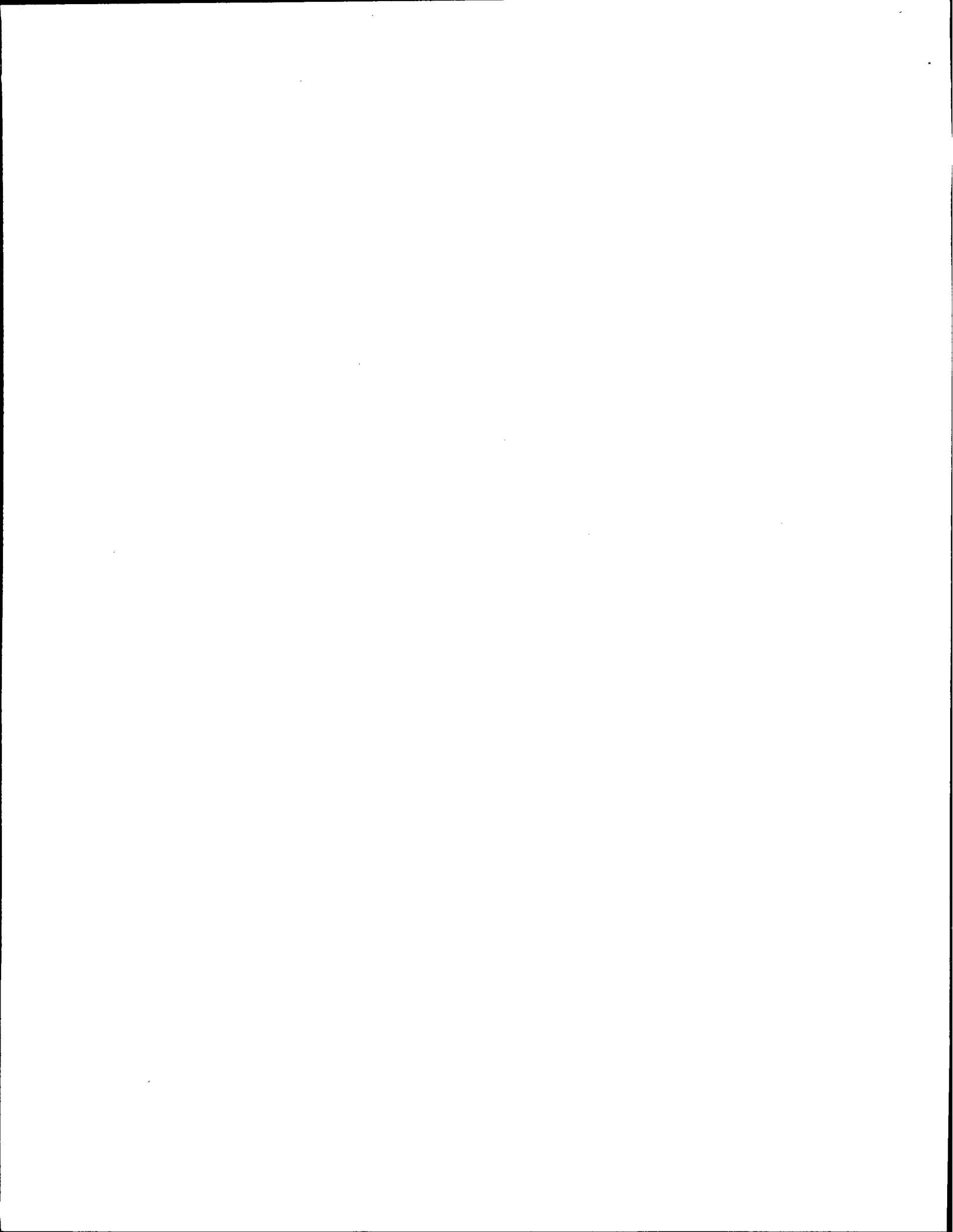
Upon the "occurrence" of a blow-out or cratering of any oil, gas or water well resulting from or in connection with operations performed by you or on your behalf, you agree that you will at your own cost and expense, promptly and diligently take whatever steps are necessary or legally required of you or necessary for you or any other person to bring such well under control.

E. The following definitions are added to the **Definitions** Section:

1. "Co-owner of the working interest" means any person or organization ~~whethat~~ is, with you, a co-owner, joint venturer or mining partner in mineral properties who:
 - a. Participates in the operating expense of such properties; or
 - b. Has the right to participate in the control, development or operation of such properties.
2. "Underground resources and equipment hazard" includes "property damage" to any of the following:
 - a. Oil, gas, water or other mineral substances which have not been reduced to physical possession above the surface of the earth or above the surface of any body of water;
 - b. Any well, hole, formation, strata or area in or through which exploration for or production of any substance is carried on;
 - c. Any casing, pipe, bit, tool, pump or other drilling or well servicing machinery or equipment located beneath the surface of the earth in any such well or hole or beneath the surface of any body of water.

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POLICY NUMBER:

COMMERCIAL GENERAL LIABILITY
CG 24 04 05 09

WAIVER OF TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US

This endorsement modifies insurance provided under the following:

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

SCHEDULE

Name Of Person Or Organization:

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

Name of Person or Organization:

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

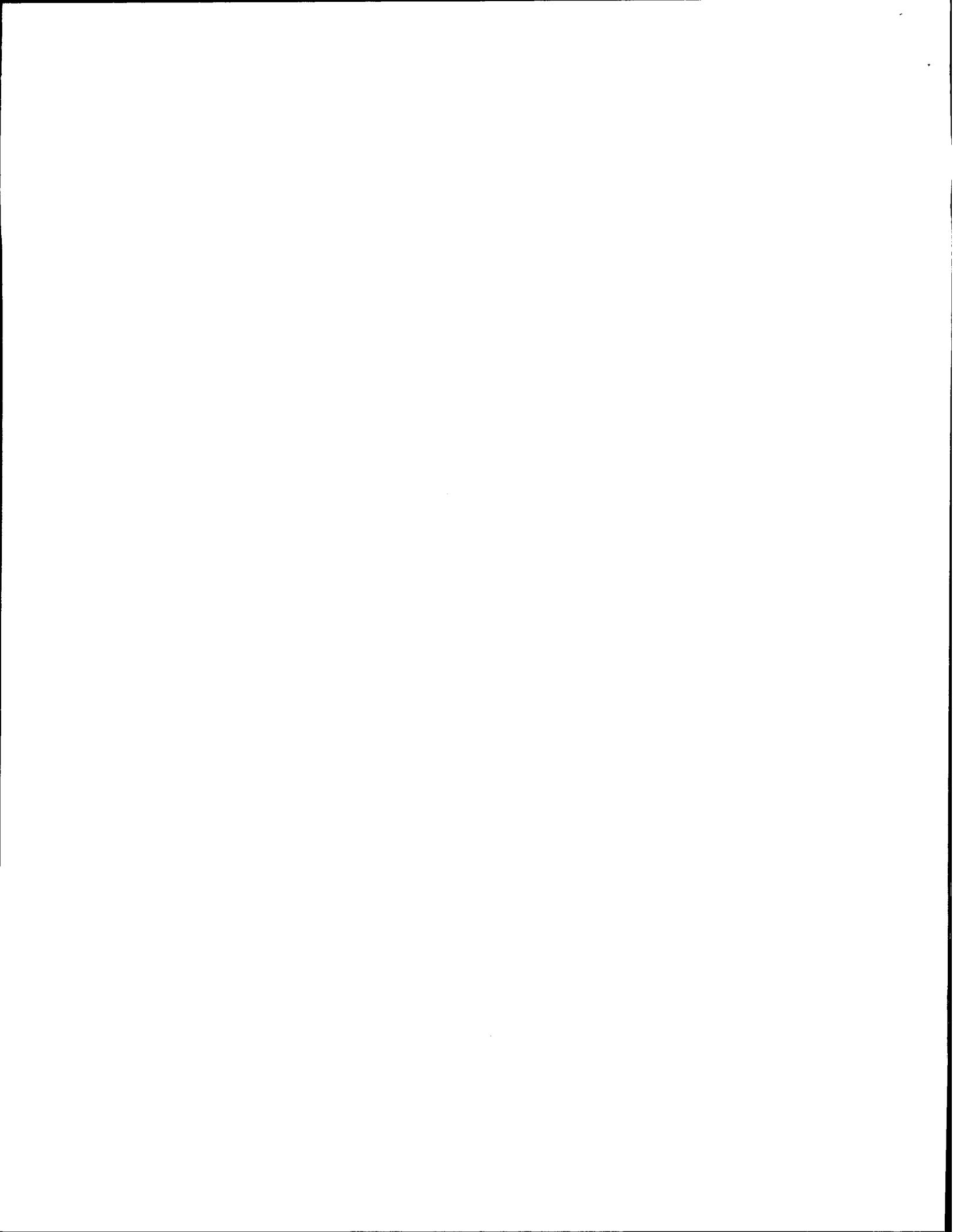
~~The TRANSFER OF RIGHTS OF RECOVERY
AGAINST OTHERS TO US Condition (Section IV
COMMERCIAL GENERAL LIABILITY CONDI-
TIONS) is amended by the addition of the following:~~

The following is added to Paragraph 8. Transfer Of
Rights Of Recovery Against Others To Us of
Section IV - Conditions:

We waive any right of recovery we may have against the person or organization shown in the Schedule above because of payments we make for injury or damage arising out of your ongoing operations or "your work" done under a contract with that person or organization and included in the "products-completed operations hazard". This waiver applies only to the person or organization shown in the Schedule above.

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POLICY NUMBER:

COMMERCIAL GENERAL LIABILITY
CG 25 03 05 09

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

DESIGNATED CONSTRUCTION PROJECT(S) GENERAL AGGREGATE LIMIT

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Designated Construction Project(s):

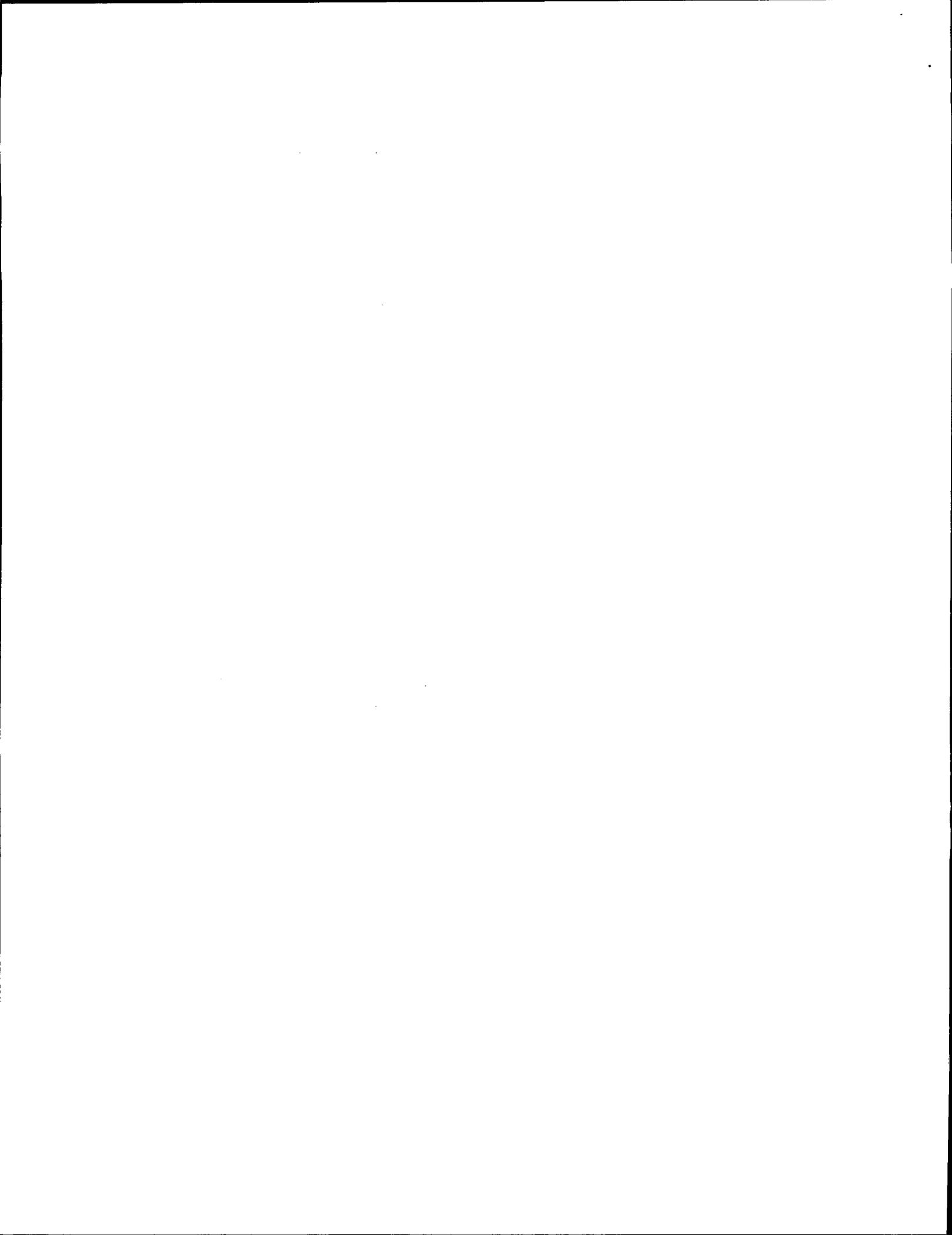
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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

- A. For all sums which the insured becomes legally obligated to pay as damages caused by "occurrences" under ~~COVER~~ Section I - Coverage A (SECTION I), and for all medical expenses caused by accidents under ~~COVER~~ Section I - Coverage C (SECTION I), which can be attributed only to ongoing operations at a single designated construction project shown in the Schedule above:
1. A separate Designated Construction Project General Aggregate Limit applies to each designated construction project, and that limit is equal to the amount of the General Aggregate Limit shown in the Declarations.
 2. The Designated Construction Project General Aggregate Limit is the most we will pay for the sum of all damages under ~~COVER~~ Coverage A, except damages because of "bodily injury" or "property damage" included in the "products-completed operations hazard", and for medical expenses under ~~COVER~~ Coverage C regardless of the number of:
 - a. Insureds;
 - b. Claims made or "suits" brought; or
 - c. Persons or organizations making claims or bringing "suits".
 3. Any payments made under ~~COVER~~ Coverage A for damages or under ~~Cover~~ age COVERAGE C for medical expenses shall reduce the Designated Construction Project General Aggregate Limit for that designated construction project. Such payments shall not reduce the General Aggregate Limit shown in the Declarations nor shall they reduce any other Designated Construction Project General Aggregate Limit for any other designated construction project shown in the Schedule above.
 4. The limits shown in the Declarations for Each Occurrence, ~~Fire Damage~~ Damage To Premises Rented To You and Medical Expense continue to apply. However, instead of being subject to the General Aggregate Limit shown in the Declarations, such limits will be subject to the applicable Designated Construction Project General Aggregate Limit.

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B. For all sums which the insured becomes legally obligated to pay as damages caused by "occurrences" under Section I – Coverage COVERAGE A (SECTION I), and for all medical expenses caused by accidents under Section I – Coverage COVERAGE C (SECTION I), which cannot be attributed only to ongoing operations at a single designated construction project shown in the Schedule above:

1. Any payments made under Coverage COVERAGE A for damages or under Coverage COVERAGE C for medical expenses shall reduce the amount available under the General Aggregate Limit or the Products-Completed Operations Aggregate Limit, whichever is applicable; and
2. Such payments shall not reduce any Designated Construction Project General Aggregate Limit.

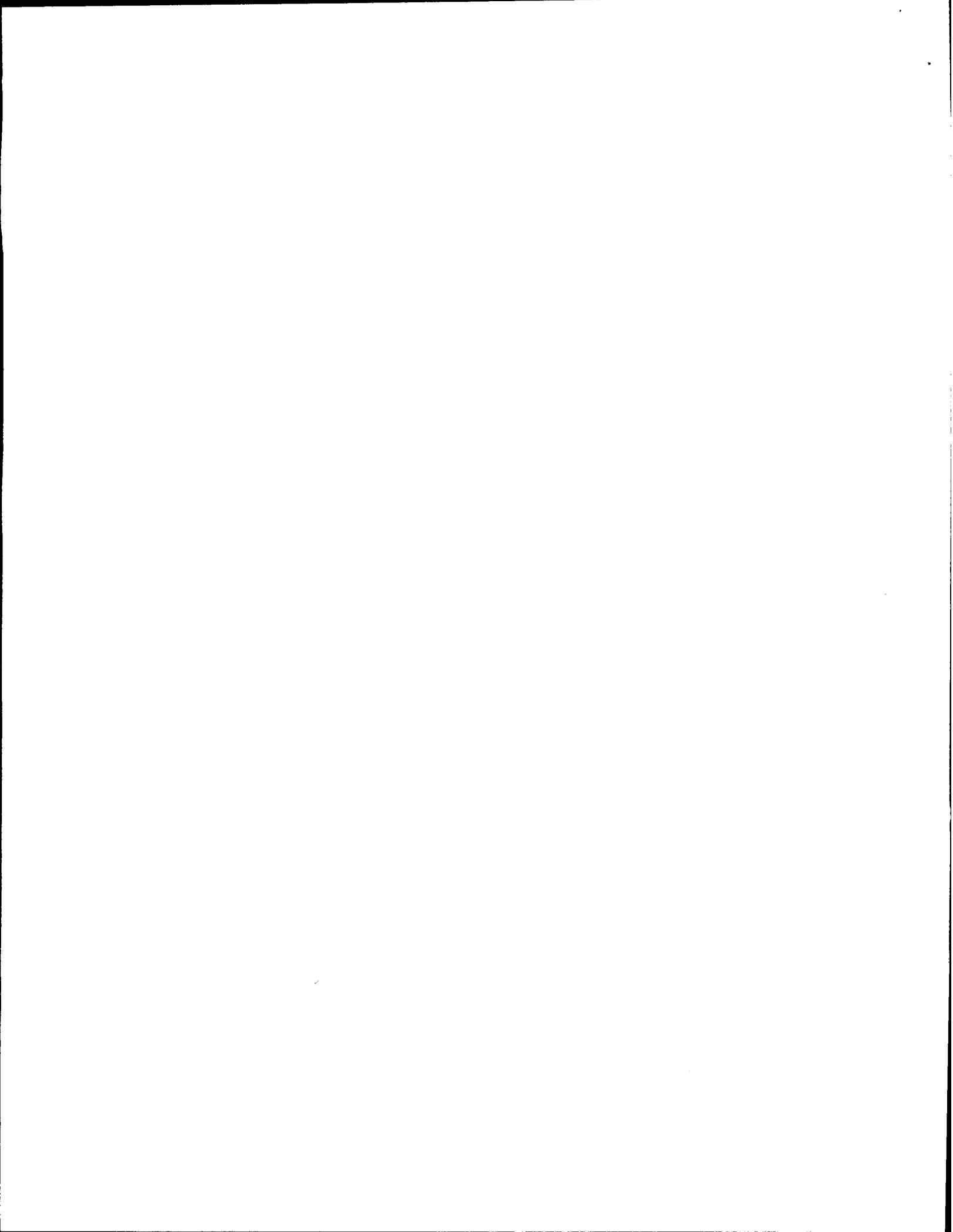
C. When coverage for liability arising out of the "products-completed operations hazard" is provided, any payments for damages because of "bodily injury" or "property damage" included in the "products-completed operations hazard" will reduce the Products-Completed Operations Aggregate Limit, and not reduce the General Aggregate Limit nor the Designated Construction Project General Aggregate Limit.

D. If the applicable designated construction project has been abandoned, delayed, or abandoned and then restarted, or if the authorized contracting parties deviate from plans, blueprints, designs, specifications or timetables, the project will still be deemed to be the same construction project.

E. The provisions of Section III – Limits Of Insurance (SECTION III) not otherwise modified by this endorsement shall continue to apply as stipulated.

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

DESIGNATED LOCATION(S) GENERAL AGGREGATE LIMIT

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Designated Location(s):

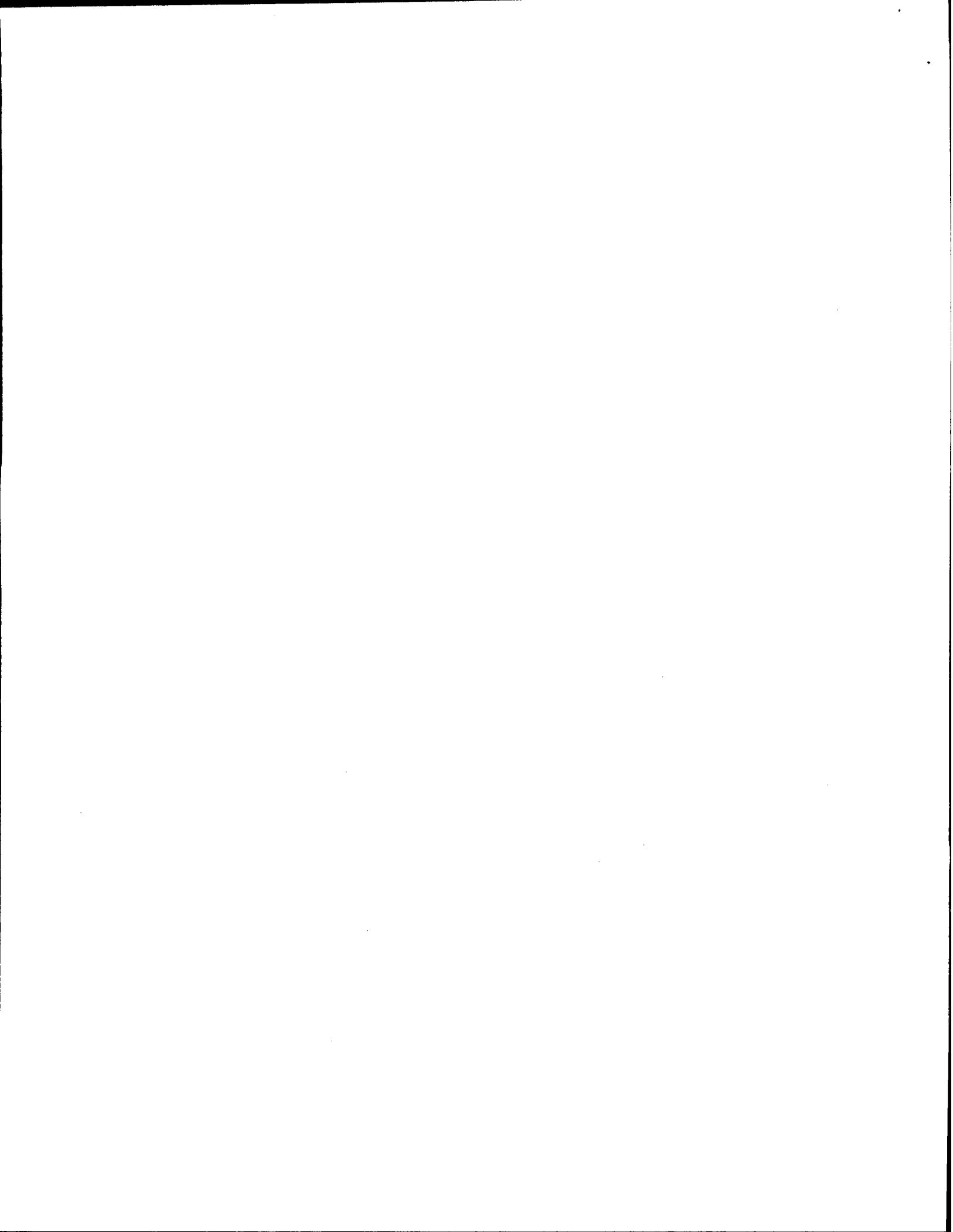
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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

- A. For all sums which the insured becomes legally obligated to pay as damages caused by "occurrences" under ~~COVERAGE Section I - Coverage A (SECTION I)~~, and for all medical expenses caused by accidents under ~~COVERAGE Section I - Coverage C (SECTION I)~~, which can be attributed only to operations at a single designated "location" shown in the Schedule above:
 - 1. A separate Designated Location General Aggregate Limit applies to each designated "location", and that limit is equal to the amount of the General Aggregate Limit shown in the Declarations.
 - 2. The Designated Location General Aggregate Limit is the most we will pay for the sum of all damages under ~~COVERAGE Coverage A~~, except damages because of "bodily injury" or "property damage" included in the "products-completed operations hazard", and for medical expenses under ~~COVERAGE Coverage C~~ regardless of the number of:
 - a. Insureds;
 - b. Claims made or "suits" brought; or
 - c. Persons or organizations making claims or bringing "suits".
 - 3. Any payments made under ~~COVERAGE Coverage A~~ for damages or under ~~COVERAGE Coverage C~~ for medical expenses shall reduce the Designated Location General Aggregate Limit for that designated "location". Such payments shall not reduce the General Aggregate Limit shown in the Declarations nor shall they reduce any other Designated Location General Aggregate Limit for any other designated "location" shown in the Schedule above.
 - 4. The limits shown in the Declarations for Each Occurrence, ~~Fire Damage~~ Damage To Premises Rented To You and Medical Expense continue to apply. However, instead of being subject to the General Aggregate Limit shown in the Declarations, such limits will be subject to the applicable Designated Location General Aggregate Limit.

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B. For all sums which the insured becomes legally obligated to pay as damages caused by "occurrences" under ~~COVER~~AGE Section I – Coverage A (~~SECTION I~~), and for all medical expenses caused by accidents under ~~COVER~~AGE Section I – Coverage C (~~SECTION I~~), which cannot be attributed only to operations at a single designated "location" shown in the Schedule above:

1. Any payments made under ~~COVER~~AGE Coverage A for damages or under ~~COVER~~AGE Coverage C for medical expenses shall reduce the amount available under the General Aggregate Limit or the Products-Completed Operations Aggregate Limit, whichever is applicable; and
2. Such payments shall not reduce any Designated Location General Aggregate Limit.

C. When coverage for liability arising out of the "products-completed operations hazard" is provided, any payments for damages because of "bodily injury" or "property damage" included in the "products-completed operations hazard" will reduce the Products-Completed Operations Aggregate Limit, and not reduce the General Aggregate Limit nor the Designated Location General Aggregate Limit.

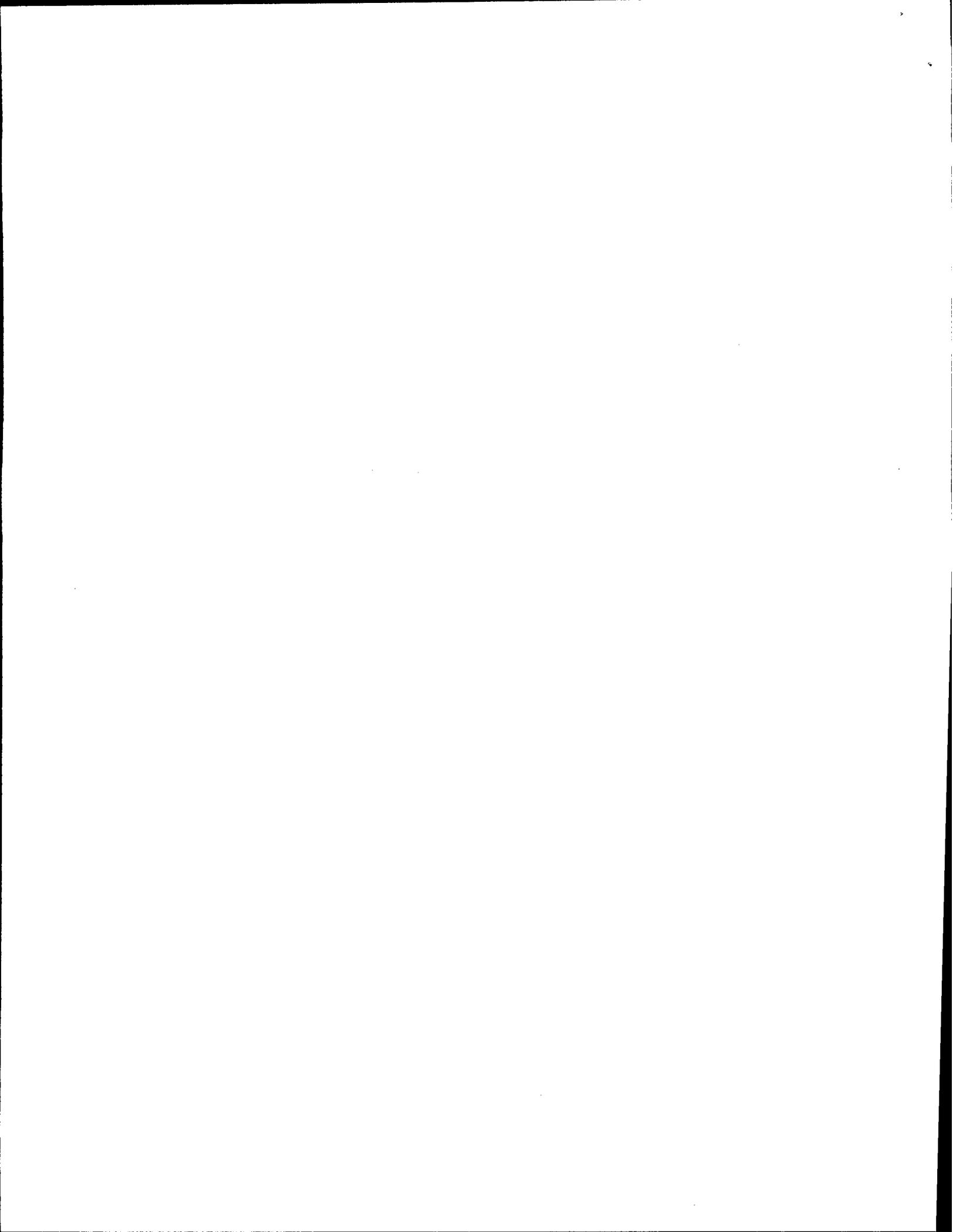
D. For the purposes of this endorsement, the **Definitions** Section is amended by the addition of the following definition:

"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.

E. The provisions of Section III – Limits Of Insurance (~~SECTION III~~) not otherwise modified by this endorsement shall continue to apply as stipulated.

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ADDITIONAL INSURED – STATE OR POLITICAL
OR GOVERNMENTAL AGENCY OR SUBDIVISIONS
OR POLITICAL SUBDIVISION – PERMITS
OR AUTHORIZATIONS**

This endorsement modifies insurance provided under the following:

OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
SCHEDULE

State or Political Or Governmental Agency Or Subdivision Or Political Subdivision:

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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

Section II – Who Is An Insured ~~WHO IS AN INSURED (Section II)~~ is amended to include as an insured any state or political or governmental agency or subdivision or political subdivision shown in the Schedule, subject to the following provisions:

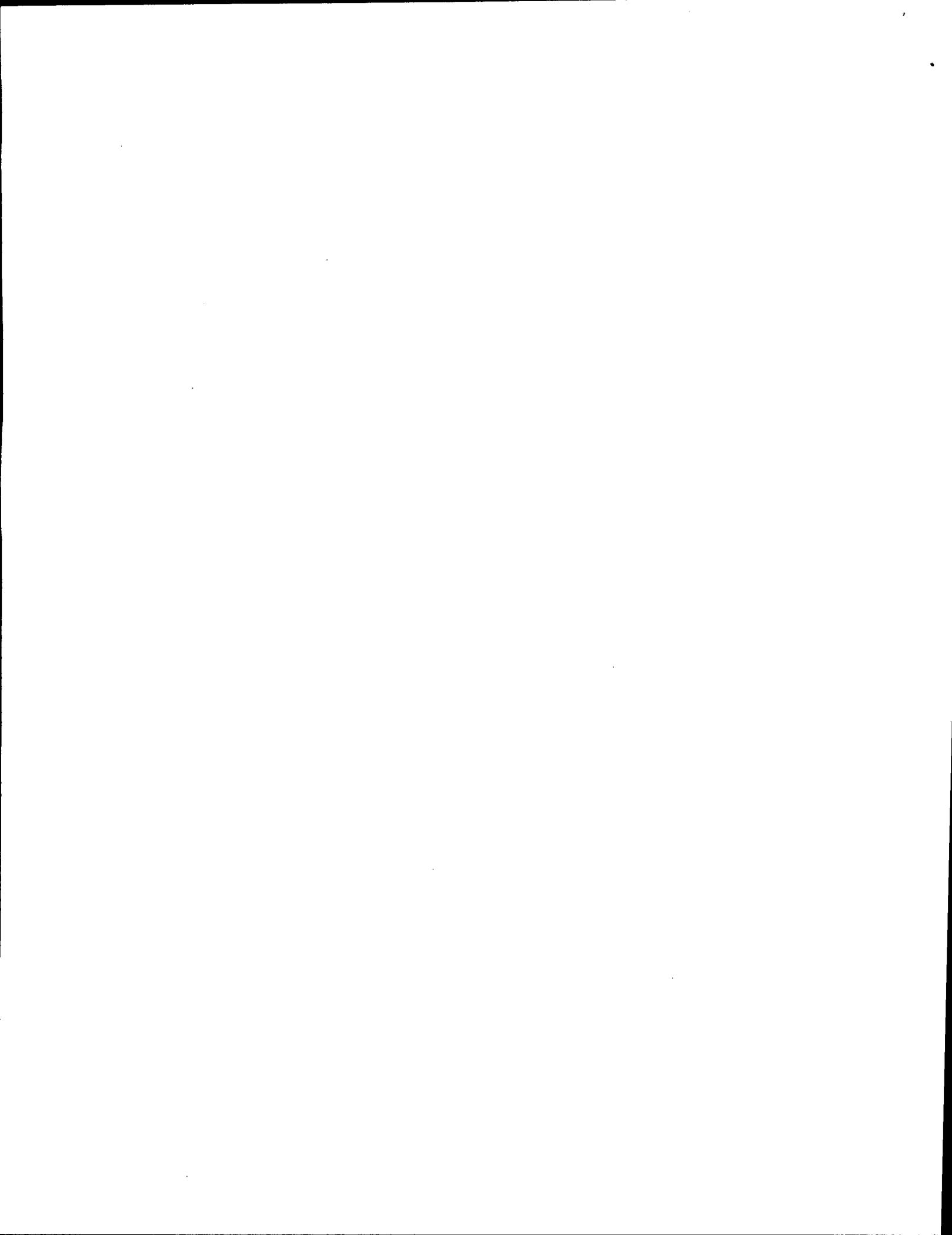
1. This insurance applies only with respect to operations performed by you or on your behalf for which the state or political or governmental agency or subdivision or political subdivision has issued a permit or authorization.

2. This insurance does not apply to:

- a. "Bodily injury" or "property damage" arising out of operations performed for the federal government, state or municipality; or
- b. "Bodily injury" or "property damage" included within the "products-completed operations hazard."

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

COMMUNICABLE DISEASE EXCLUSION

This endorsement modifies insurance provided under the following:

PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

A. The following exclusion is added to Paragraph 2. Exclusions of Section I – Coverages – Bodily Injury And Property Damage Liability:

2. Exclusions

This insurance does not apply to:

Communicable Disease

"Bodily injury" or "property damage" arising out of the actual or alleged transmission of a communicable disease.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the:

- a. Supervising, hiring, employing, training or monitoring of others that may be infected with and spread a communicable disease;

- b. Testing for a communicable disease;
- c. Failure to prevent the spread of the disease; or
- d. Failure to report the disease to authorities.

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