

SERFF Tracking Number: LWCM-125868584 State: Arkansas
First Filing Company: Liberty Mutual Insurance Company, ... State Tracking Number: EFT \$50
Company Tracking Number: LGLF-CW-016-08
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations
Product Name: Commercial General Liability & Excess General Liability
Project Name/Number: 2008-10-Miscellaneous GL/XSGL Endorsment Filing/LGLF-CW-016-08

Filing at a Glance

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

Product Name: Commercial General Liability & SERFF Tr Num: LWCM-125868584 State: Arkansas

Excess General Liability

TOI: 17.0 Other Liability - Claims SERFF Status: Closed State Tr Num: EFT \$50

Made/Occurrence

Sub-TOI: 17.0000 Other Liability Sub-TOI Co Tr Num: LGLF-CW-016-08 State Status: Fees verified and received

Combinations

Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Edith Roberts

Author: Michelle Skidmore Disposition Date: 11/05/2008

Date Submitted: 10/22/2008 Disposition Status: Approved

Effective Date Requested (New): On Approval

Effective Date Requested (Renewal): On Approval

Effective Date (New):

Effective Date (Renewal):

State Filing Description:

General Information

Project Name: 2008-10-Miscellaneous GL/XSGL Endorsment Filing

Project Number: LGLF-CW-016-08

Reference Organization:

Reference Title:

Filing Status Changed: 11/05/2008

State Status Changed: 11/05/2008

Corresponding Filing Tracking Number:

Filing Description:

RE: Excess Commercial General Liability Coverage Part

Commercial General Liability Coverage Part

Commercial Liability Umbrella Coverage Part

Status of Filing in Domicile: Pending

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

MISCELLANEOUS COMPANY ENDORSEMENTS

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Project # LGLF-CW-016-08

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 the enclosed "new" endorsements as well as "revised" endorsement LC 20 14 08 08(SPONSORED SPORTS ACTIVITES AND SOCIAL ORGANIZATIONS) for your review and approval, for use with coverage parts listed on the endorsements. Please also refer to the attached inventory for specific purpose of each of the submitted forms.

We are requesting an effective date of UPON APPROVAL for new and renewal business.

Please be advised that there are no changes in pricing as a result of these endorsements.

If you should have any questions or concerns please feel free to contact me.

Your review and approval of this submission is appreciated.

Sincerely,

Michelle Skidmore
State Filings Analyst
Liberty Mutual Group
PO BOX 8070
Wausau WI 54402-8070
1-877-792-8728, Ext. 3203
Fax: 1-715-842-6828

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Michelle.skidmore@wausau.com

Company and Contact

Filing Contact Information

Michelle Skidmore, State Filings Analyst michelle.skidmore@wausau.com
PO BOX 8070 (877) 792-8728 [Phone]
Wausau, WI 54402-8070 (715) 842-6828[FAX]

Filing Company Information

Liberty Mutual Insurance Company CoCode: 23043 State of Domicile: Massachusetts
PO BOX 8070 Group Code: 111 Company Type:
Wausua, WI 54402-8070 Group Name: Liberty Mutual Group State ID Number:
(877) 792-8728 ext. [Phone] FEIN Number: 04-1543470

Liberty Mutual Fire Insurance Company CoCode: 23035 State of Domicile: Wisconsin
PO Box 8070 Group Code: 111 Company Type:
Wausau, WI 54402-8070 Group Name: Liberty Mutual Group State ID Number:
(877) 792-8728 ext. [Phone] FEIN Number: 04-1924000

LM Insurance Corporation CoCode: 33600 State of Domicile: Iowa
PO Box 8070 Group Code: 111 Company Type:
Wausau, WI 54402-8070 Group Name: Liberty Mutual Group State ID Number:
(877) 792-8728 ext. [Phone] FEIN Number: 04-3058504

The First Liberty Insurance Corporation CoCode: 33588 State of Domicile: Iowa
PO Box 8070 Group Code: 111 Company Type:
Wausau , WI 54402-8070 Group Name: Liberty Mutual Group State ID Number:
(877) 792-8728 ext. [Phone] FEIN Number: 04-3058503

Liberty Insurance Corporation CoCode: 42404 State of Domicile: Illinois
PO BOX 8070 Group Code: 111 Company Type:
Wausau, WI 54402-8070 Group Name: Liberty Mutual Group State ID Number:
(877) 792-8728 ext. [Phone] FEIN Number: 03-0316876

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Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: \$50 per form filing submitted

 \$50 x 1 filing submitted = \$50
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Liberty Mutual Insurance Company	\$50.00	10/22/2008	23400724
Liberty Mutual Fire Insurance Company	\$0.00	10/22/2008	
LM Insurance Corporation	\$0.00	10/22/2008	
The First Liberty Insurance Corporation	\$0.00	10/22/2008	
Liberty Insurance Corporation	\$0.00	10/22/2008	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Edith Roberts	11/05/2008	11/05/2008

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Disposition

Disposition Date: 11/05/2008

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Forms Inventory	Approved	Yes
Form	Pesticide or Herbicide Applicator Coverage	Approved	Yes
Form	Sponsored Sports Activities and Social Organizations	Approved	Yes
Form	Reinstatement of General Aggregate Limit	Approved	Yes
Form	Non-Cumulation of Liability (Same Occurrence)	Approved	Yes
Form	Personal and Advertising Injury Redefined-Definition of Publication	Approved	Yes
Form	Products/Completed Operations Hazard Redefined	Approved	Yes
Form	Personal and Advertising Injury Redefined-Occurrence Redefined	Approved	Yes
Form	Defense, Settlement and Investigation of Claims and Suits	Approved	Yes

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Pesticide or Herbicide Applicator Coverage	LC 04 21 08 08	08-08	Endorsement/Amendment/Conditions New		0.00	LC 04 21 08 08 Pesticide or Herbicide Applicator Coverage.pdf
Approved	Sponsored Sports Activities and Social Organizations	LC 20 14 08 08	08-08	Endorsement/Amendment/Conditions Replaced	Replaced Form #: LC 20 14 06 07 Previous Filing #: LMSF-CW-006-07	0.00	LC 20 14 08 08 Sponsored Sports Activities and Social Organizations.pdf
Approved	Reinstatement of General Aggregate Limit	LC 25 12 08 08	08-08	Endorsement/Amendment/Conditions New		0.00	LC 25 12 08 08 - Reinstatement of General Aggregate Limit.pdf
Approved	Non-Cumulation of Liability (Same Occurrence)	LC 25 14 08 08	08-08	Endorsement/Amendment/Conditions New		0.00	LC 25 14 08 08 Amendment-Non Cumulation of Liability.pdf
Approved	Personal and Advertising Injury Redefined- Definition of Publication	LC 29 04 08 08	08-08	Endorsement/Amendment/Conditions New		0.00	LC 29 04 08 08 Personal and Advertising Injury Redefined -

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Approval	Product/Completed Operations Hazard Redefined	LC 29 05 08-08	Endorsement/Conditions	New	0.00	Definition of Publication.pdf
Approved	Products/Completed Operations Hazard Redefined	LC 29 05 08-08	Endorsement/Conditions	New	0.00	LC 29 05 08 08 Products-Completed Operations Hazard Redefined.pdf
Approved	Personal and Advertising Injury Redefined-Occurrence Redefined	LC 29 06 08-08	Endorsement/Conditions	New	0.00	LC 29 06 08 08 Personal and Advertising Injury - Occurrence Redefined.pdf
Approved	Defense, Settlement and Investigation of Claims and Suits	LC 99 26 08-08	Endorsement/Conditions	New	0.00	LC 99 26 08 08 - Defense, Settlement and Investigation of Claims and Suits.pdf

Policy Number:
Issued by:

Endorsement Number:
Endorsement Effective Date:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PESTICIDE OR HERBICIDE APPLICATOR COVERAGE

This endorsement modifies insurance provided under the following:

EXCESS COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Description Of Operations:

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

With respect to the operations shown in the Schedule, Paragraph (1)(d) of Exclusion f. of Section I – Coverage A – Bodily Injury And Property Damage Liability does not apply if the operations meet all standards of any statute, ordinance, regulation or license requirement of any federal, state or local government which apply to those operations.

Policy Number:
Issued by:

Endorsement Number:
Endorsement Effective Date:

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

The following is added to the Who Is An Insured section:

"Your employees" are insureds for "bodily injury" caused while participating in sports activities and social organizations sponsored by you.

Policy Number:
Issued by:

Endorsement Number:
Endorsement Effective Date:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

REINSTATEMENT OF GENERAL AGGREGATE LIMIT

This endorsement modifies insurance provided under the following:

EXCESS COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Designated Entities	
Maximum General Aggregate Limit for any single entity	
Maximum General Aggregate Limit for all entities	

- A. The General Aggregate Limit shown in the Declarations shall be reinstated for liability arising out of "your work" for each entity listed in the schedule, but only:
 - 1. As required by contract;
 - 2. If the policy General Aggregate Limit has been exhausted.
- B. The Reinstatement of Limit is subject to the maximum amounts shown in the schedule above.
 - 1. The Maximum General Aggregate Limit for any single entity is the most we will pay for liability arising out of "your work" for any one Designated Entity, whether payment is made under the original general aggregate or limits provided under this reinstatement.
 - 2. The Maximum General Aggregate Limit for all entities is the most we will pay for all liability arising out of "your work" for all Designated Entities, whether payment is made under the original general aggregate or the limits provided under this reinstatement.
- C. These limits will not be reinstated to cover any loss to the extent the insured has available any other valid and collectible insurance, whether primary, excess, contingent, or on any other basis, unless such other insurance was specifically purchased by the insured to apply in excess of this policy.
- D. All other provisions of this policy not otherwise modified by this endorsement shall continue to apply.

Policy Number:
Issued by:

Endorsement Number:
Endorsement Effective Date:

THE ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**NON-CUMULATION OF LIABILITY
(SAME OCCURRENCE)**

This endorsement modifies insurance provided under the following:

EXCESS COMMERCIAL GENERAL LIABILITY COVERAGE PART

1. The following is added to paragraph 4. of the Limits of Insurance Section:

If one "occurrence" causes "personal and advertising injury" to which this policy applies and to which one or more prior and/or future liability policy(ies) issued to you by us also applies, then this policy's Personal and Advertising Injury Limit will be reduced by the amount of each payment made by us under the other policy(ies) because of such "occurrence".

2. The following is added to paragraph 5. of the Limits of Insurance Section:

If one "occurrence" causes "bodily injury" and/or "property damage" during the policy period and during the policy period of one or more prior and/or future liability policy(ies) issued to you by us, then this policy's Each Occurrence Limit will be reduced by the amount of each payment made by us under the other policy(ies) because of such "occurrence".

3. The final paragraph of the Limits of Insurance Section is replaced with the following:

The aggregate Limits of Insurance of this Coverage Part apply separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the policy period shown in the Declarations, unless the policy period is extended after issuance for an additional period of less than 12 months. In that case, the additional period will be deemed part of the last preceding period for purposes of determining the aggregated Limits of Insurance. However, the Each Occurrence Limit is the most we will pay for damages because of all "bodily injury" and "property damage" arising out of any one "occurrence" and the Personal and Advertising Injury Limit is the most we will pay for damage because of all "personal and advertising injury" arising out of any one "occurrence", regardless of the length of the policy period.

Policy Number:
Issued by:

Endorsement Number:
Endorsement Effective Date:

THE ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PERSONAL AND ADVERTISING INJURY REDEFINED - DEFINITION OF PUBLICATION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
EXCESS COMMERCIAL GENERAL LIABILITY COVERAGE PART

Paragraphs d. and e. of the definition of "personal and advertising injury" are replaced by the following:

"Personal and advertising injury" means injury, including consequential "bodily injury", arising out of one or more of the following offenses:

- d. Oral or written "publication" directly to the public at large of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services.
- e. (1) Oral or written "publication" directly to the public at large of material that violates a person's right of privacy;
(2) Oral or written "publication" of material that violates a person's right of privacy by misappropriation of that person's name or likeness.

The following definition is added to the Definitions Section:

"Publication" means an insured's act of disseminating or broadcasting material or information. Publication does not include the wrongful appropriation, interception or retrieval of material or information by a third party or the insured's dissemination or broadcasting of material or information to a person who is the subject of the material or the information.

Policy Number:
Issued by:

Endorsement Number:
Endorsement Effective Date:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PRODUCTS/COMPLETED OPERATIONS HAZARD REDEFINED

This endorsement modifies insurance provided under the following:

EXCESS COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Description of Premises and Operation:	
----------------------------------------	--

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

With respect to "bodily injury" or "property damage" arising out of "your products" manufactured, sold, handled or distributed:

1. On, from or in connection with the use of any premises described in the Schedule, or
2. In connection with the conduct of any operation described in the Schedule, when conducted by you or on your behalf

Paragraph a. of the definition of "Products-completed operations hazard" in the Definitions section is replaced by the following:

"Products-completed operations hazard":

- a. Includes all "bodily injury" and "property damage" that arises out of "your products" if the "bodily injury" or "property damage" occurs after you have relinquished possession of those products.

Policy Number:
Issued by:

Endorsement Number:
Endorsement Effective Date:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PERSONAL AND ADVERTISING INJURY - OCCURRENCE REDEFINED

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
EXCESS COMMERCIAL GENERAL LIABILITY COVERAGE PART

A. Paragraph 4. of the Limits of Insurance section is replaced by the following:

4. Subject to 2. above, the Personal and Advertising Injury Limit is the most we will pay under Coverage B for the sum of all damages because of all "personal and advertising injury" arising out of any one "occurrence".

B. The definition of "occurrence" in the Definitions section is replaced by the following:

"Occurrence" means:

- a. With respect to "bodily injury" or "property damage", an accident, including continuous or repeated exposure to substantially the same general harmful conditions; or
- b. With respect to "personal and advertising injury", an offense or series of related offenses.

Policy Number:
Issued by:

Endorsement Number:
Endorsement Effective Date:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

DEFENSE, SETTLEMENT AND INVESTIGATION OF CLAIMS AND SUITS

This endorsement modifies insurance provided under the following:

EXCESS COMMERCIAL GENERAL LIABILITY COVERAGE PART

Paragraphs (5) and (6) of the Defense, Settlement and Investigation of Claims and Suits Section are replaced with the following.

- (5) The insured must notify us immediately of any offer of settlement of a claim or "suit" made to the insured. Where we receive an offer of settlement on behalf on any insured, we will notify that insured immediately.

If the settlement offer exceeds the "self-insured amount" and is within the applicable policy limit(s), we may tender part or all of our applicable limit(s) to satisfy the portion of the settlement offer that exceeds the "self-insured amount". If the insured rejects the settlement offer, our liability for that claim will be limited to the amount of our tender plus our share of "allocated loss adjustment expense" (as determined in the Supplementary Payments and Allocated Loss Adjustment Expense Section) incurred up to the date of our tender.
- (6) We and the insured have the right but not the duty to appeal an award or judgment that exceeds the "self-insured amount". The insured must notify us immediately of the insured's decision to appeal an award or judgment that exceeds the "self-insured amount". If we tender part or all of our applicable Limit(s) of Insurance to satisfy our portion of the award or judgment that exceeds the "self-insured amount", the insured may still elect to appeal, but our total liability for the claim or "suit" will be restricted to that part or all of our applicable Limit(s) which we tendered plus our proper share of "allocated loss adjustment expense" (as determined in the Supplementary Payments and Allocated Loss Adjustment Expense Section) incurred up to the date of our tender.

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Company Tracking Number: *LGLF-CW-016-08*
TOI: *17.0 Other Liability - Claims Made/Occurrence* *Sub-TOI:* *17.0000 Other Liability Sub-TOI Combinations*
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Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Review Status:
Bypassed -Name: Uniform Transmittal Document-
Property & Casualty **Approved** 11/05/2008
Bypass Reason: NA
Comments:

Review Status:
Satisfied -Name: Forms Inventory **Approved** 11/05/2008
Comments:
Attachment:
Inventory List 2008-10 Misc GL-XSGL Endorsement Filing.pdf

Filing Inventory

2008-10-Miscellaneous To be filed for Liberty Mutual brand only in all States.
 GL/XSGL Endorsment Filing

Form Number / Edition Date	Replaces Form Number	Form Title	Intent / Purpose	Prior Project #	Optional/Mandatory	Restrict/Broaden	Additional Premium Charge	Applicable Coverage Parts
LC 04 21 08 08	New	Pesticide or Herbicide Applicator Coverage	Provides limited coverage for Pesticide or Herbicide Applicator Coverage	N/A	Optional	Broaden	No Charge	XS CGL
LC 20 14 08 08	LC 20 14 06 07	Sponsored Sports Activities and Social Organizations	This endorsement adds employees as Insureds when participating in sports activities	LMSF-CW-006-07	Optional	Broaden	No Charge	CGL, XS CGL, Umb.
LC 25 12 08 08	New	Reinstatement of General Aggregate Limit	This endorsement allows for the General Aggregate Limit shown in the Declarations to be reinstated.	N/A	Optional	Broaden	Refer to Company	XS CGL
LC 25 14 08 08	New	Non-Cumulation of Liability (Same Occurrence)	This endorsement prevents stacking of limits if a single occurrence triggers multiple policy or annual periods	N/A	Optional	Restricts	No Charge	XS CGL
LC 29 04 08 08	New	Personal and Advertising Injury Redefined-Definition of Publication	Defines publication.	N/A	Optional	N/A	No Charge	CGL, XS CGL
LC 29 05 08 08	New	Products/Completed Operations Hazard Redefined	Defines products/completed operations hazard	N/A	Optional	Broaden	No Charge	XS CGL
LC 29 06 08 08	New	Personal and Advertising Injury Redefined-Occurrence Redefined	Applies a per occurrence limit to Personal and Advertising Injury	N/A	Optional	N/A	No Charge	CGL, XS CGL
LC 99 26 08 08	New	Defense, Settlement and Investigation of Claims and Suits	This endorsement modifies our Excess General Liability policy's tendering clause. The new endorsement gives us the right to tender our limits and our share of expenses (incurred at the date of the offer), but only when an offer for settlement is within the limits of insurance.	N/A	Optional	N/A	No Charge	XS CGL