

THIS ENDORSEMENT CHANGES THE POLICY, PLEASE READ CAREFULLY.

## **CONDOMINIUM, APARTMENT, TOWNHOUSE OR TRACT HOUSING COVERAGE LIMITATION ENDORSEMENT**

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This endorsement modifies insurance provided under the following:

### **COMMERCIAL GENERAL LIABILITY COVERAGE PART**

The following is added to **SECTION I – COVERAGES**, paragraph 2. Exclusions of **COVERAGE A. BODILY INJURY AND PROPERTY DAMAGE LIABILITY** and paragraph 2. Exclusions of **COVERAGE B. PERSONAL AND ADVERTISING LIABILITY**:

This insurance does not apply to:

#### **Condominium, Apartment and Townhouse**

“Bodily injury”, “property damage” or “personal and advertising injury”, however caused, arising, directly or indirectly, out of, or related to an insured’s or an insured’s sub-contractor’s operations, “your work”, or “your product”, that are incorporated into a condominium, apartment or townhouse project. This exclusion applies only to projects that exceed 15 units. This exclusion does not apply if “your work” or “your product” occurs after the condominium, apartment or townhouse project has been completed and certified for occupancy, unless “your work” or “your product” is to repair or replace “your work” or “your product” that occurred prior to completion and certification for occupancy.

#### **Tract Housing**

“Bodily injury”, “property damage” or “person or advertising injury”, however caused, arising, directly or indirectly, out of, or related to an insured’s or an insured’s sub-contractor’s operations, “your work” or “your product” that are incorporated into a “tract housing project or development”.

This exclusion does not apply if “your work” or “your product” occurs after the “tract housing project or development” has been completed and certified for occupancy, unless “your work” or “your product” is to repair or replace “your work” or “your product” that occurred prior to completion and certification for occupancy.

As used in the endorsement, the following is added to **SECTION V – DEFINITIONS**:

“Tract housing” or “tract housing project or development” means any housing project or development that includes the construction, repair or remodel of fifteen (15) or more residential buildings by our insured in any or all phases of the project or development.