

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION - PRE-EXISTING DAMAGE

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE FORM

OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE FORM

The following exclusion is added to the **COMMERCIAL GENERAL LIABILITY COVERAGE FORM** under paragraph 2. Exclusions of SECTION I - COVERAGES, COVERAGE A - BODILY INJURY AND PROPERTY DAMAGE LIABILITY and to paragraph 2. Exclusions of SECTION I - COVERAGES, COVERAGE B - PERSONAL AND ADVERTISING INJURY LIABILITY.

The following exclusion is also added to the **PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE FORM** and the **OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE FORM** under paragraph 2. Exclusions of SECTION I - BODILY INJURY AND PROPERTY DAMAGE LIABILITY.

This insurance does not apply to:

Pre-Existing Damage

- (1) Any damages arising out of or related to "bodily injury" or "property damage", whether such "bodily injury" or "property damage" is known or unknown:
 - a. Which first occurred prior to the inception date of this policy; or
 - b. Which are, or are alleged to be, in the process of occurring as of the inception date of the policy even if the "occurrence" continues during this policy period;
- (2) Any damages arising out of or related to "bodily injury" or "property damage", whether known or unknown, which are in the process of settlement, adjustment or "suit" as of the inception date of this policy; or
- (3) Any claim or suit arising out of a deficiency or defect, whether known or unknown, which existed or could have existed prior to this policy period.

We shall have no duty to defend any Insured against any loss, claim, "suit", or other proceeding alleging damages arising out of or related to "bodily injury" or "property damage" to which this endorsement applies.

Subparagraphs **b.(3)**, **c.** and **d.** of paragraph 1. **Insuring Agreement of SECTION I - COVERAGES** of the **COMMERCIAL GENERAL LIABILITY COVERAGE FORM**, the **PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE FORM** and the **OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE FORM** are deleted in their entirety.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.