1. **118380 (1-15) General Liability Broadening Endorsement**

This optional broadening endorsement amends coverages provided under the Commercial General Liability Coverage Form through new coverages, higher limits and/or broader coverage grants.

Our proposed rate for the General Liability Broadening Endorsement coverage is 2% of the General Liability premium, subject to a minimum premium of $250 for the broadened coverages including a $500,000 limit of liability for Property Damage Legal Liability. In our underwriting judgment a 2% rate for the limits provided is adequate but not excessive. Our research indicates Hanover Insurance is providing similar coverage for a similar rate.

**118381 (1-15) Medical Payments - Restaurants Endorsement**

This optional endorsement provides medical payments coverage for the restaurant/hospitality market segment arising out of our insured’s product and included in the products completed operations hazard involving the serving and consumption of food products and extends the reporting of medical payments claims to three years.

There is no charge for this optional endorsement.

1. **118382 (1-15) Supplementary Payments - Restaurants Endorsement**

This optional endorsement provides coverage for the restaurant/hospitality market segment for reasonable expenses taken to prevent the spread of specific diseases which are transmitted to persons through the ingestion of food.

There is no charge for this optional endorsement.