The Company proposes to introduce three new optional General Liability broadening endorsements. These new endorsements are used in conjunction with previously approved ISO forms and endorsements. The purpose of this filing is to provide tailored coverage enhancements to the General Liability Coverage form. The rates and rules for these endorsements are based on One Beacon/The Hanover Insurance Group’s approved General Liability Broadening Endorsement Filing with some minor changes to several forms.

The new endorsements include:

1. General Liability Broadening Endorsement
2. Medical Payments - Restaurants
3. Supplementary Payments – Restaurants

Form Coverage Descriptions:

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

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

There is a premium charge of 2% of the General Liability premium subject to a $250 minimum premium.

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

This optional endorsement modifies the general liability Coverage Form to provide coverage tailored specifically to meet the needs of an insured operating restaurants within the restaurant/hospitality market segment. This endorsement provides medical payments coverage arising out of an 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. **Supplementary Payments – Restaurants Endorsement 118382 (1-15)**

This optional endorsement modifies the general liability Coverage Form to provide coverage tailored specifically for the restaurant/hospitality market segment to meet the needs of an insured operating hotel or motel facilities. This endorsement provides coverage 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.