**COMMERCIAL UMBRELLA LIABILITY POLICY WITH CRISISRESPONSE®**

**Explanatory Memorandum**

We are filing the following endorsement for use with our Commercial Umbrella Liability Policy with CrisisResponse® Form 80517.

**Legal Liability To Sports Participants Exclusion – 119955**

This endorsement will exclude the underlying coverage extensions for sports participants from the Commercial Umbrella Liability Policy with CrisisResponse® Form when Legal Liability to Sports Participants Endorsement 97017 is attached to the underlying Commercial General Liability Policy.

There will be no premium impact.