**COMMERCIAL UMBRELLA POLICY**

**Explanatory Memorandum**

We are filing the following endorsement for use with our Commercial Umbrella Policy Form 57697.

**Legal Liability To Sports Participants Exclusion – 119954**

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

There will be no premium impact.