

## ENDORSEMENT

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

This endorsement, effective 12:01 A.M.,  
Forms a part of Policy No.:

### **LIMITED EXCLUSION – FIREWORKS WITH SCHEDULED AND CONTINGENT EXCEPTIONS**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

#### **SCHEDULE**

Event	Date	Location	Deductible	
			\$	Per Occurrence

- A.** The following exclusion is added to Section I – Coverages, Coverage **A** – Bodily Injury And Property Damage Liability and Coverage **B** – Personal And Advertising Injury Liability of the Coverage Form, and all insuring agreements added by separate endorsement:

This insurance does not apply to:

#### **Fireworks**

Any liability, claim, or "suit" arising out of "fireworks".

However, this exclusion does not apply to:

- (1) "Flashboxes";
  - (2) The firing of an explosive commonly used to start or end an event;
  - (3) Your contingent liability arising out of "fireworks" performed by others on your behalf if the following conditions are met:
    - (a) The entity or person assembling, handling, or operating the "fireworks" display has and maintains valid and collectible commercial general liability insurance that covers "fireworks" covered by this endorsement in the amount of at least \$1,000,000 each occurrence with an insurer carrying an A.M. Best rating of B+ or better; and
    - (b) You are named as an additional insured on all liability insurance issued to the entity or person assembling, handling, or operating the "fireworks" display, and a valid written contract exists between you and the person or entity assembling, handling, or operating the "fireworks" display.
- Paragraphs (a) and (b) above shall be deemed to have occurred if it is discovered that the certificate of insurance upon which the insured relied was later found to have been fraudulently obtained or the insurer providing coverage becomes insolvent; or
- (4) An Event where you or your "employees" are the ones assembling, handling, or operating the "fireworks" display if such event is shown in the Schedule of this endorsement.

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**B.** The following condition is added to Section **IV** – Commercial General Liability Conditions:

If you or your "employees" are the ones assembling, handling, or operating a "fireworks" display, you must see to it that you or your "employees" maintain proper and valid licenses to assemble, handle or operate "fireworks" and that you are in compliance with all local laws and fire codes regulating fireworks.

**C.** For the purpose of the coverage provided by this endorsement only, the following is added to Subparagraph (1)(a) of Paragraph **b.** Excess Insurance of Condition **4.** Other Insurance under Section **IV** – Commercial General Liability Conditions:

This insurance is excess over any other insurance, whether primary, excess, contingent, or on any other basis that provides coverage for "fireworks".

**D.** For the purpose of the coverage provided by this endorsement only, the following definitions are added to the Definitions section:

"Fireworks" means any display of explosive or burning devices, material, or pyrotechnics.

"Flashboxes" means any device used to create a visual effect along with an explosive noise that is induced electronically in a cylinder with no projectile, wadding, or wrapping.

All other terms and conditions of the policy remain the same.

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Authorized Representative

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