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

This endorsement, effective 12:01 A.M.,

Forms a part of Policy No.:

**COVERED EVENT GENERAL AGGREGATE LIMIT**

# This endorsement modifies insurance provided under the following:

# COMMERCIAL GENERAL LIABILITY COVERAGE FORM SCHEDULE

Maximum Annual Limit Of Insurance: $

The provisions of this endorsement do not apply to any Insuring Agreement that is not subject to the General Aggregate Limit.

The following changes are subject to the Maximum Annual Limit Of Insurance shown in the Schedule of this endorsement. In no event will we be liable for damages in excess of the Maximum Annual Limit Of Insurance shown in the Schedule of this endorsement.

1. For all sums which the insured becomes legally obligated to pay as damages and medical expenses which can be attributed only to a single event scheduled to this policy (herein referred to as covered event):
   1. A separate Covered Event General Aggregate Limit applies to each covered event, and that limit is equal to the amount of the General Aggregate Limit shown in the Declarations.
   2. The Covered Event General Aggregate Limit is the most we will pay for the sum of all damages, except damages because of "bodily injury" or "property damage" included in the "products-completed operations hazard", and all medical expenses, regardless of the number of:
      1. Insureds;
      2. Claims made or "suits" brought; or
      3. Persons or organizations making claims or bringing "suits".
   3. Any payments made for damages or medical expenses will reduce the Covered Event General Aggregate Limit for that covered event and the Maximum Annual Limit Of Insurance shown in the Schedule of this endorsement. Such payments will not reduce the General Aggregate Limit shown in the Declarations, nor will they reduce any other Covered Event General Aggregate Limit for any other covered event.
   4. The limits shown in the Declarations for Each Occurrence, Damage To Premises Rented To You, and Medical Expenses, or in the Schedule of any endorsement adding an Insuring Agreement, continue to apply. However, instead of being subject to the General Aggregate Limit shown in the Declarations, such limits will be subject to the applicable Covered Event General Aggregate Limit.
2. For all sums which the insured becomes legally obligated to pay as damages and medical expenses which cannot be attributed only to a single covered event:
   1. Any payments made for damages or medical expenses will reduce the amount available under the General Aggregate Limit or the Products-Completed Operations Aggregate Limit, whichever is applicable, and the Maximum Annual Limit Of Insurance shown in the Schedule of this endorsement; and
   2. Such payments will not reduce any Covered Event General Aggregate Limit.
3. When coverage for liability arising out of the "products-completed operations hazard" is provided, any payments for damages because of "bodily injury" or "property damage" included in the "products-completed operations hazard" will reduce the Products-Completed Operations Aggregate Limit and Maximum Annual Limit Of Insurance shown in the Schedule of this endorsement but will not reduce the General Aggregate Limit nor the Covered Event General Aggregate Limit.
4. The provisions of **SECTION III – LIMITS OF INSURANCE** not otherwise modified by this endorsement will continue to apply as stipulated.

All other terms and conditions remain unchanged.

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Authorized Representative