**ENDORSEMENT**

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

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

Forms a part of Policy No.:

**CHANGES - MASTER POLICY**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM LIQUOR LIABILTY COVERAGE FORM

1. The Coverage Form preamble is replaced by the following:

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties, and what is and is not covered.

Throughout this policy the words "you", "your", and Named Insured refer to the person or organization shown in the Member Certificate. The phrase "first Named Insured" refers to the organization shown in the Declarations. The words "we", "us", and "our" refer to the company providing this insurance.

The word "insured" means any person or organization qualifying as an insured under **SECTION II-WHO IS AN INSURED**. The phrase "policy period" means the Certificate Coverage Period shown in the Member Certificate.

Other words and phrases that appear in quotation marks have special meaning. Refer to the Definitions section.

1. In Paragraph 1. under **SECTION II-WHO IS AN INSURED**, the reference to the Declarations is replaced with Member Certificate.
2. **SECTION III – LIMITS OF INSURANCE** applies separately to each Member Certificate holder.
3. **CONDITION 6. REPRESENTATIONS** in the Conditions section is replaced by the following:
   1. **REPRESENTATIONS**

By accepting this policy:

* + 1. The first Named Insured agrees:
       1. The statements in the Declarations are accurate and complete;
       2. Those statements are based upon representations the first Named Insured made to us; and
       3. We have issued this policy in reliance upon the first Named Insured's representations; and
    2. You agree:
       1. The statements in the Member Certificate are accurate and complete;
       2. Those statements are based upon representations you made to us; and
       3. We have issued the Member Certificate in reliance upon your representations.

1. The following condition is added to the **CONDITIONS** section:

**PREMISES AND OPERATIONS**

This insurance applies only to the operations and, if applicable, premises, identified in your Member Certificate.

1. With respect to each individual Member Certificate, the Cancellation Common Policy Condition and any non-renewal provisions of the policy, including any amendments made thereto, are extended to apply to each Named Insured, but only with respect to the Member Certificate issued to that Named Insured.
2. **COMMON POLICY CONDITIONS B. CHANGES** and **C. EXAMINATION OF YOUR BOOKS AND RECORDS** are replaced by the following:

**B. CHANGES**

This policy contains all the agreements between the first Named Insured, you, and us concerning the insurance afforded. The first Named Insured shown in the Declarations is authorized to make changes in the terms of this policy with our consent. This policy's terms can be amended or waived only by endorsement issued by us and made a part of this policy.

**C. EXAMINATION OF BOOKS AND RECORDS**

We may examine and audit the books and records of you and the first Named Insured as they relate to this policy at any time during the policy period and up to three years afterward.

All other terms and conditions remain unchanged.

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Authorized Representative