**ENDORSEMENT**

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

# This endorsement, effective 12:01 a.m. forms a part of Policy

# No. issued to by

**EXCLUSION – ALL HAZARDS IN CONNECTION WITH PREMISES WITH SPONSORED EVENT EXCEPTION - Virginia**

This endorsement modifies insurance provided under the following:

COMMERCIAL UMBRELLA POLICY FORM

UMBRELLA PRIME COMMERCIAL UMBRELLA LIABILITY POLICY WITH CRISISRESPONSE® (VIRGINIA)

The following exclusion is added to Section V. **Exclusions**:

[This insurance does not apply to:]

**Bodily Injury**, **Property Damage**, **Personal Injury** or **Advertising Injury** arising out of**:**

**1.** The ownership, maintenance or use of the premises or any property located on these premises; or

**2.** Operations on those premises or elsewhere which are necessary or incidental to the ownership, maintenance or use of those premises.

However, this exclusion does not apply if **Bodily Injury**, **Property Damage**, **Personal Injury** or **Advertising Injury** arises out of the ownership, maintenance or use of the premises during a **Sponsored Event**.

For the purposes of this exclusion, **Sponsored Event** means an event sponsored by the **Insured** if:

1. the **Insured** provides financial support for such event, provides its name as a sponsor of such event and such event is directly related to the **Insured’s** charter; or
2. such event is included by Schedule on an endorsement to this policy.

The coverage provided by this endorsement shall be excess over any other insurance, whether primary, excess, contingent or on any other basis.

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

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Authorized Representative