**UNDERWRITING RULES/GUIDELINES**

The following endorsement is available for use with the Commercial General Liability programs:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Form Title** | **Form No.** | **Mandatory or Optional** | **Restricts, Broadens or Other** | **Rate Impact**  (Yes of No) | **Description of Form** | **Terms of Usage**  (see instructions below) |
| Residential Construction Operations Exclusion Endorsement (With Exception For Repair And Remodel Operations) | 119826 (06/16) | Optional | B | No | This endorsement modifies the Commercial General Liability Policy Form, ISO CG 00 01 in order to in order to allow coverage for repairs and remodeling done by the Insured to owned or managed properties. | This endorsement modifies the ISO Commercial General Liability Coverage Form, CG 00 01 in order to allow coverage for repairs and remodeling done by the Insured to owned or managed properties. The endorsement will be provided at the option of the insured. There is no impact on current book of business. This is broadening coverage. |

**Instructions:**

**Terms of Usage -** If applicable, complete as follows:

* Who are eligible insureds?
* What is the impact of the change in coverage to the current book of business?
* If broadening coverage with no additional premium charge, explain why.
* If restricting coverage, what premium adjustments will be applied? if none, explain why? Is there a buyback option?

**Rate Impact:**

* Answer Yes or No. If “No” is selected, is there additional premium or pricing for the endorsement in the rate plan or on a separate manual page?