# ENDORSEMENT

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

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

**RESIDENTIAL CONSTRUCTION OPERATIONS EXCLUSION ENDORSEMENT (WITH EXCEPTION FOR REPAIR AND REMODEL OPERATIONS)**

This endorsement modifies insurance provided under the following: COMMERCIAL GENERAL LIABILITY COVERAGE FORM

The following exclusion is added to Paragraph **2. Exclusions** of **COVERAGE A - BODILY INJURY AND PROPERTY DAMAGE LIABILITY (SECTION I COVERAGES**) and **P**aragraph **2. Exclusions** of **COVERAGE B - PERSONAL AND ADVERTISING INJURY LIABILITY (SECTION I – COVERAGES)**:

This insurance does not apply to "bodily injury", "property damage" or “personal and advertising injury” arising out of “your work” or “your product” if any “residential construction operations” are performed by any insured or on any insured’s behalf. However, this exclusion does not apply to repair and/or remodel operations by an insured.

This exclusion applies whether the "bodily injury", "property damage" or “personal and advertising injury” arises out of ongoing operations or the “products-completed operations hazard”.

For the purposes of this exclusion, “residential construction operations” means the design, engineering, development or construction of a residential premises including, but not limited to, detached single family houses, single family part of a multiple family dwelling, or multiple unit residential structures, such as condominiums, town homes or cooperatives.

However, “residential construction operations” do not include general maintenance done by your “employees” on existing structures at an insured locations.

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

Authorized Representative

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