THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION –NEW RESIDENTIAL CONSTRUCTION WORK EXCEPT AS SPECIFIED

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SECTION I – COVERAGES, COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY, 2. Exclusions, and **SECTION I – COVERAGES, PRODUCTS/COMPLETED OPERATIONS BODILY INJURY AND PROPERTY DAMAGE LIABILITY, 2. Exclusions** are amended and the following Exclusion is added:

Residential Construction Work

This insurance does not apply to “bodily injury” or “property damage” included in the “products-completed operations hazard” and arising directly or indirectly out of “your work” on new "residential construction”. This exclusion may be subject to exception, as set forth below, but only if the box corresponding to the description of any such exception is checked, and then only to the extent of the exception so described.

SECTION V – DEFINITIONS is amended and the following is added:

“Residential construction” means buildings, structures or other improvements to real property constructed, maintained or sold for the purpose of being used by natural persons as a dwelling, inclusive of all infrastructure improvements in connection therewith, including, but not limited to, grading/excavating, utilities, road paving/curbs/sidewalks. “Residential construction” shall include, but not be limited to, single or multiple family housing, including apartments, townhouses, condominiums, co-operatives, duplexes, triplexes, fourplexes, and single-family detached housing. “Residential construction” also includes the terms “Apartment Structures”, “Common Interest Developments”, “Condominiums”, “Condominium Projects”, “Condominium Conversion Projects”, “Cooperatives”, “Custom Homes”, “Infrastructure” or “Site Work”, “Military Housing”, “Residential Tract Housing”, “Senior Housing Projects”, “Senior Living Structures”, “Assisted Senior Housing Projects”, “Single Family Homes Built on Spec”, “Student Housing”, “Time Shares”, “Townhouse Projects”, or “Rental Property Units”, all as further defined herein for the purposes of this Endorsement only.

“Condominium” is defined as any of the following: (1) An estate in real property where there is an undivided interest in common in a portion of real property, coupled with a separate interest in space called a unit, the boundaries of which are described on a recorded final map, parcel map, or condominium plan. The areas within the boundaries may be filled with air, earth or water, or any combination thereof, and need not be attached to land except by easements for access and support; (2) A type of ownership in real property where all of the owners own the property, common areas and buildings together, with the exception of the interior of the unit to which they have title; (3) Real estate, portions of which are designated for separate ownership and the remainder of which is designated for common ownership, solely by the owners of those designated portions; (4) A single real property parcel with all the unit owners having a right in common to use the common elements with a separate ownership confined to the individual units that are serially designated.

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"Cooperative" means any of the following: (1) A type of multiple ownership of real property in which the residents of a multiunit housing complex own shares in the cooperative corporation that owns the property, giving each resident the right to occupy a specific apartment or unit; (2) dwelling units in a multi-dwelling complex in which each owner has an interest in the entire complex and a lease of his/her/its own apartment.

"Common Interest Development" means any of the following: (1) A condominium project; (2) A stock cooperative.

EXCEPTIONS TO RESIDENTIAL CONSTRUCTION WORK EXCLUSION:

This exclusion does not apply to the following (any exception to this exclusion is only applicable if a corresponding box below is checked):

☒ "Apartment Structures", which are defined as multi unit dwelling structures that are designed to be leased or rented by the owner of the structures to third-party tenants, and includes apartment buildings and apartment units.

☐ "Condominium Projects", which are defined as consisting of multiple individual "Condominiums", as defined elsewhere in this Endorsement, on a single parcel of real property.

☐ "Condominium Conversion Projects", which are defined as any existing multi unit dwelling structure, including "Apartment Structures", that prior to, during, or after the policy period, is converted to be sold as "Condominium(s)", "Cooperative(s)", "Common Interest Development(s)" or any sort of combination or derivative thereof, all as those terms are defined elsewhere in this Endorsement.

☐ "Custom Homes", which are defined as houses of a unique plan or blueprint built to an owner's specifications and sold before construction begins.

☐ "Military Housing", which is defined as single family or multi unit housing that is built for the US government or a branch of the armed forces of the United States, and that will be leased or otherwise made available to enlisted service men or women to be used as a dwelling while they are members of the U.S. Armed Forces

☐ "Residential Tract Housing", which is defined as single family, duplex, triplex or fourplex residential housing, not part of a "Condominium Project" or "Townhouse Project" (as defined elsewhere in this Endorsement), that is built by residential developers for sale to individuals during or after completion of construction. "Tract Housing" is further defined as consisting of 10 or more units in a single contiguous location.

☐ "Senior Housing Projects", "Senior Living Structures", or "Assisted Senior Housing Projects", which are defined collectively as:

- Dwellings that HUD has determined are specifically designed for and occupied by elderly persons under a Federal, State, or local government program; or
- Dwellings occupied solely by persons who are 62 or older; or
- Dwellings where at least one person who is 55 or older resides in at least 80 percent of the occupied units in any one location, and where the policy applicable to the dwellings demonstrates an intent to house persons who are 55 or older.

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☐ "Infrastructure" or "Site Work", which is defined as work involving common areas, excluding any building construction, and for purposes of this exception to the Residential Construction Exclusion, is further limited to:

☐ "Single Family Homes Built on Spec", which are defined as homes of a unique plan or blueprint, built by themselves, and not in conjunction with other homes of like design and blueprint, by a general contractor, for sale after completion of construction.

☐ "Student Housing", which is defined as single family or multi unit housing that is built and owned by any school or educational institution for the purpose of housing students, faculty, or other personnel of the school or educational institution, while they are attending or are employed by the school or a educational institution.

☐ "Time Shares", which are defined as structures that are designed and available for use and occupancy as a residence, and that are constructed for the purpose of being offered as part of a "timeshare plan," as that phrase is defined in the Vacation Ownership Time Share Act of 2004, at California Business & Professions Code Section11212, or as otherwise defined under any similar statutory scheme governing the offering of residential units to the public for use and occupancy as a vacation property on a recurring periodic basis of less than one year, and in effect in the state where the structures are located.

☐ "Townhouse Projects", which are defined as multi unit housing consisting of houses in a row, of usually the same or similar design, with common side walls or with a very narrow space between adjacent side walls, including individual Townhouses.

☐ "Rental Property Units", which are defined as any structures that are built as dwellings with the intended purpose of renting or leasing, rather than selling, the units to third-parties.

☐ Specific Project(s):

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.

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