

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

## **EXCLUSION –WOOD-FRAME ATTACHED RESIDENTIAL CONSTRUCTION**

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This endorsement modifies insurance provided under the following:  
COMMERCIAL GENERAL LIABILITY COVERAGE PART  
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART  
COMMERCIAL EXCESS LIABILITY POLICY  
COMMERCIAL UMBRELLA LIABILITY COVERAGE FORM

This insurance does not apply to “bodily injury,” “property damage” and “personal and advertising injury” arising out of “your work” which constitutes, comprises or in any way forms a part of new, original or ground up construction, by anyone, of the following:

- 1) wood-frame, attached habitational structures, the units of which are connected horizontally or vertically, whether characterized as town homes, condominiums or otherwise; and
- 2) wood-frame, tract housing or planned subdivisions where all units are substantially similar in design, construction and appearance, or where all units within separate categories or models of units within such tract housing or planned subdivision are substantially similar in design, construction and appearance, and which construction of such housing or subdivision(s) arises out of a single or master plan of development;

regardless of whether “your work” is performed in your capacity as a general contractor, subcontractor or any other capacity.

This exclusion also applies to “bodily injury” and “property damage” included in the “products-completed operations hazard.”

However, this exclusion does not apply to “apartments”.

As used in this Endorsement, the term “apartments” means units within a larger habitational structure or structures where all units within such structure(s) are owned by a common landlord and where all units are held out for rent by such common landlord.

All other terms, conditions and exclusions remain unchanged.

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

**(The information below is required only when this endorsement is issued subsequent to preparation of the policy.)**

Endorsement Effective \_\_\_\_\_ Policy No. \_\_\_\_\_ Endorsement No. \_\_\_\_\_  
Insured \_\_\_\_\_ Premium \_\_\_\_\_  
Insurance Company \_\_\_\_\_ Authorized Signature \_\_\_\_\_