

ATTACHED TO AND FORMING A PART OF POLICY NUMBER	ENDORSEMENT EFFECTIVE DATE (12:01 AM STANDARD TIME)	NAMED INSURED	AGENT NO.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED – OWNERS, LESSEES OR CONTRACTORS – AUTOMATIC STATUS – COMPLETED COMMERCIAL OPERATIONS

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

- A. **Section II—Who Is An Insured** is amended to include as an additional insured any person or organization for whom you have performed operations when you and such person or organization agreed in writing in a contract or agreement that such person or organization be added as an additional insured on your policy. Such person or organization is an additional insured only with respect to liability for “bodily injury” or “property damage” caused, in whole or in part, by “your work” at a commercial project location for that additional insured and included in the “products completed operations hazard.”

However:

- 1. The insurance afforded to such additional insured only applies to the extent permitted by law.
- 2. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.
- 3. This insurance does not apply to “bodily injury” or “property damage” arising from “your work” on, in connection with or in any way relating to a “residential project.”

- B. With respect to the insurance afforded to these additional insureds, the following is added to **Section III—Limits Of Insurance:**

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

- 1. Required by the contract or agreement; or
- 2. Available under the applicable Limits of Insurance shown in the Declarations; whichever is less. This endorsement shall not increase the applicable Limits of Insurance shown in the Declarations.

ATEGRITY SPECIALTY INSURANCE COMPANY

For purposes of this endorsement, the following definitions apply:

“Residential project” means any project involving the original development or original construction, reconstruction, renovation or remodeling of one or more single-family or multi-family housing units, townhouses, townhomes, residential condominiums or cooperatives, duplexes, other structures converted into condominiums or any other type of domicile intended for individual or collective residential ownership, and shall include all phases of the development, construction, reconstruction, renovation or remodeling of all areas appurtenant to these structures, including but not limited to land acquisition, site improvements, excavation or grading of land, utilities, driveways, walkways, roadways, swimming pools, retaining walls, construction of any other structure, building, or common areas. “Residential project” does not mean “your work” performed in connection with an apartment building, or “your work” performed solely on or in commercial space of “mixed-use buildings.”

“Mixed-use buildings” means structures and improvements thereto, which contain both residential units and commercial space.

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AUTHORIZED REPRESENTATIVE / DATE