



THE HARTFORD

# CASUALTY INSURANCE POLICY

GENERAL POLICY PROVISIONS Form 8117

The member company of **THE HARTFORD INSURANCE GROUP** designated on the Declarations page as the insurer (a stock insurance company, herein called the company)

In consideration of the payment of the premium, in reliance upon the statements in the declarations made a part hereof and subject to all of the terms of this policy, agrees with the *named insured* as follows:

## COVERAGE

Insurance is afforded by the Coverage Parts forming a part hereof, subject to such limits of liability as are stated therein and subject to all the terms of the policy having reference thereto.

## SUPPLEMENTARY PAYMENTS

The company will pay, in addition to the applicable limit of liability:

- (a) all expenses incurred by the company, all costs taxed against the *insured* in any suit defended by the company and all interest on the entire amount of any judgment therein which accrues after entry of the judgment and before the company has paid or tendered or deposited in court that part of the judgment which does not exceed the limit of the company's liability thereon;
- (b) premiums on appeal bonds required in any such suit, premiums on bonds to release attachments in any such suit for an amount not in excess of the applicable limit of liability of this policy,

and the cost of bail bonds required of the *insured* because of accident or traffic law violation arising out of the use of any vehicle to which this policy applies, not to exceed \$250 per bail bond, but the company shall have no obligation to apply for or furnish any such bonds;

- (c) expenses incurred by the *insured* for first aid to others at the time of an accident, for *bodily injury* to which this policy applies;
- (d) reasonable expenses incurred by the *insured* at the company's request in assisting the company in the investigation or defense of any claim or suit, including actual loss of earnings not to exceed \$25 per day.

## DEFINITIONS

When used in this policy (including endorsements forming a part hereof):

**"automobile"** means a land motor vehicle, trailer or semi-trailer designed for travel on public roads (including any machinery or apparatus attached thereto), but does not include mobile equipment.

**"bodily injury"** means bodily injury, sickness or disease sustained by any person which occurs during the policy period, including death at any time resulting therefrom.

**"collapse hazard"** includes "structural property damage" as defined herein and *property damage* to any other property at any time resulting therefrom. "Structural property damage" means the collapse of or structural injury to any building or structure due to (1) grading of land, excavating, borrowing, filling, back-filling, tunnelling, pile driving, cofferdam work or caisson work or (2) moving, shoring, underpinning, raising or demolition of any building or structure or removal or rebuilding of any structural support thereof. The collapse hazard does not include *property damage* (1) arising out of operations performed for the *named insured* by independent contractors, or (2) included within the *completed operations hazard* or the *underground property damage hazard*, or (3) for which liability is assumed by the *insured* under an *incidental contract*.

**"completed operations hazard"** includes *bodily injury* and *property damage* arising out of operations or reliance upon a representation or warranty made at any time with respect thereto, but only if the *bodily injury* or *property damage* occurs after such operations have been completed or abandoned and occurs away from premises owned by or rented to the *named insured*. "Operations" include materials, parts or equipment furnished in connection therewith. Operations shall be deemed completed at the earliest of the following times:

- (1) when all operations to be performed by or on behalf of the *named insured* under the contract have been completed,
- (2) when all operations to be performed by or on behalf of the *named insured* at the site of the operations have been completed, or
- (3) when the portion of the work out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

Operations which may require further service or maintenance work, or correction, repair or replacement because of any defect or deficiency, but which are otherwise complete, shall be deemed completed.

The *completed operations hazard* does not include *bodily injury* or *property damage* arising out of

- (a) operations in connection with the transportation of property, unless the *bodily injury* or *property damage* arises out of a condition in or on a vehicle created by the loading or unloading thereof.

- (b) the existence of tools, uninstalled equipment or abandoned or unused materials, or

- (c) operations for which the classification stated in the policy or in the company's manual specifies "including completed operations".

**"elevator"** means any hoisting or lowering device to connect floors or landings, whether or not in service, and all appliances thereof including any car, platform, shaft, hoistway, stairway, runway, power equipment and machinery; but does not include an *automobile* servicing hoist, or a hoist without a platform outside a building if without mechanical power or if not attached to building walls, or a hoist or material hoist used in alteration, construction or demolition operations, or an inclined conveyor used exclusively for carrying property or a dumbwaiter used exclusively for carrying property and having a compartment height not exceeding four feet.

**"explosion hazard"** includes *property damage* arising out of blasting or explosion. The *explosion hazard* does not include *property damage* (1) arising out of the explosion of air or steam vessels, piping under pressure, prime movers, machinery or power transmitting equipment, or (2) arising out of operations performed for the *named insured* by independent contractors, or (3) included within the *completed operations hazard* or the *underground property damage hazard*, or (4) for which liability is assumed by the *insured* under an *incidental contract*;

**"incidental contract"** means any written (1) lease of premises, (2) easement agreement, except in connection with construction or demolition operations on or adjacent to a railroad, (3) undertaking to indemnify a municipality required by municipal ordinance, except in connection with work for the municipality, (4) sidetrack agreement, or (5) *elevator maintenance agreement*;

**"insured"** means any person or organization qualifying as an insured in the "Persons Insured" provision of the applicable insurance coverage. The insurance afforded applies separately to each *insured* against whom claim is made or suit is brought, except with respect to the limits of the company's liability;

**"mobile equipment"** means a land vehicle (including any machinery or apparatus attached thereto), whether or not self-propelled, (1) not subject to motor vehicle registration, or (2) maintained for use exclusively on premises owned by or rented to the

*named insured*, including the ways immediately adjoining, or (3) designed for use principally off public roads, or (4) designed or maintained for the sole purpose of affording mobility to equipment of the following types forming an integral part of or permanently attached to such vehicle: power cranes, shovels, loaders, diggers and drills; concrete mixers (other than the mix-in-transit type); graders, scrapers, rollers and other road construction or repair equipment; air compressors, pumps and generators, including spraying, welding and building cleaning equipment, and geophysical exploration and well servicing equipment.

**"named insured"** means the person or organization named in Item 1. of the declarations of this policy.

**"named insured's products"** means goods or products manufactured, sold, handled or distributed by the *named insured* or by others trading under his name, including any container thereof (other than a vehicle), but "*named insured's products*" shall not include a vending machine or any property other than such container, rented to or located for use of others but not sold;

**"occurrence"** means an accident, including continuous or repeated exposure to conditions, which results in *bodily injury* or *property damage* neither expected nor intended from the standpoint of the *insured*;

**"policy territory"** means

- (1) the United States of America, its territories or possessions, or Canada, or  
(2) international waters or air space, provided the *bodily injury* or *property damage* does not occur in the course of travel or transportation to or from any other country, state or nation, or  
(3) anywhere in the world with respect to damages because of *bodily injury* or *property damage* arising out of a product which was sold for use or consumption within the territory described in paragraph (1) above, provided the original suit for such damages is brought within such territory;

**"products hazard"** includes *bodily injury* and *property damage* arising out of the *named insured's products* or reliance upon a representation or warranty made at any time with respect thereto, but only if the *bodily injury* or *property damage* occurs away from premises owned by or rented to the *named insured* and after physical possession of such products has been relinquished to others;

**"property damage"** means (1) physical injury to or destruction of tangible property which occurs during the policy period, including the loss of use thereof at any time resulting therefrom, or (2) loss of use of tangible property which has not been physically injured or destroyed provided such loss of use is caused by an *occurrence* during the policy period.

**"underground property damage hazard"** includes underground property damage as defined herein and *property damage* to any other property at any time resulting therefrom. "*Underground property damage*" means *property damage* to wires, conduits, pipes, mains, sewers, tanks, tunnels, any similar property, and any apparatus in connection therewith, beneath the surface of the ground or water, caused by and occurring during the use of mechanical equipment for the purpose of grading land, paving, excavating, drilling, borrowing, filling, back-filling or pile driving. The *underground property damage hazard* does not include *property damage* (1) arising out of operations performed for the *named insured* by independent contractors, or (2) included within the *completed operations hazard*, or (3) for which liability is assumed by the *insured* under an *incidental contract*.

## DESCRIPTION OF TERMS USED AS PREMIUM BASES

When used as a premium basis for:

- (a) Comprehensive General Liability Insurance or Owners', Landlords' and Tenants' Liability Insurance, "**admissions**" means the total number of persons other than employees of the *named insured*, admitted to the event covered by the insurance or to events conducted on the premises whether on paid admission tickets, complimentary tickets or passes;

- (b) Comprehensive General Liability Insurance; Manufacturers' and Contractors' Liability Insurance; Owners', Landlords' and Tenants' Liability Insurance, Owners' and Contractors' Protective Liability Insurance, "**cost**" means the total cost to the *named insured* with respect to operations performed for the *named insured* during the policy period by independent contractors of all work let or sub-let in connection with each specific project, including the cost of all labor, materials and equipment furnished, used or delivered for use in the execution of such work, whether furnished by the owner, contractor or subcontractor, including all fees, allowances, bonuses or commissions made, paid or due.

- (c) Comprehensive General Liability Insurance; Manufacturers' and Contractors' Liability Insurance; Owners', Landlords' and Tenants' Liability Insurance or Completed Operations and Products Liability Insurance, "**receipts**" means the gross amount of money charged by the *named insured* for such operations by the *named insured* or by others during the policy period as are rated on a receipts basis other than receipts from telecasting, broadcasting or motion pictures, and includes taxes, other than taxes which the *named insured* collects as a separate item and remits directly to a governmental division.

- (d) Comprehensive General Liability Insurance; Manufacturers' and Contractors' Liability Insurance or Owners', Landlords' and Tenants' Liability Insurance which includes coverage for structural alterations, new construction and demolition operations, "**remuneration**" means the entire remuneration earned during the policy period by proprietors and by all employees of the *named insured* other than chauffeurs (except operators of *mobile equipment*) and aircraft pilots and co-pilots, subject to any overtime earnings or limitation of remuneration rule applicable in accordance with the manuals in use by the Company.

(e) Comprehensive General Liability Insurance or Completed Operations and Products Liability Insurance, "**sales**" means the gross amount of money charged by the named insured or by others trading under his name for all goods and products sold or distributed during the policy period and charged during the policy period for installation, servicing or repair, and includes taxes, other than taxes which the named insured and such others collect as a separate item and remit directly to a governmental division.

(f) Contractual Liability Insurance, "**cost**" means the total cost to any indemnitee, with respect to any contract which is insured, of all work let or sub let in connection with each specific project, including the cost of all labor, materials and equipment furnished, used or delivered for use in the execution of such work, whether furnished by the owner, contractor or the subcontractor, including all fees, allowances, bonuses or commissions made, paid or due;

(g) Garage Insurance, "**remuneration**" means (a) the entire remuneration earned during the policy period by each Class A employee and each Class C employee of the named insured, subject to an average weekly maximum of \$100, and (b) the remuneration of each Class B person at a fixed amount of \$2,000 per annum with respect to Dealer Risks (Hazard 1) or \$5,200 per annum with respect to Non-Dealer Risks (Hazard 2)

"**Class A**" means all clerical office employees

"**Class B**" means all proprietors and officers active in the business, and inactive proprietors or officers (other than an inactive proprietor or officer who is a spouse of an active proprietor or officer) who customarily drive an automobile

owned by the named insured, and all salesmen, general managers, service managers and chauffeurs

"**Class C**" means all other employees

(h) Comprehensive Automobile Liability Insurance

(1) "**cost of hire**" means the amount incurred for (a) the hire of automobiles, including the entire remuneration of each employee of the named insured engaged in the operation of such automobiles, subject to an average weekly maximum remuneration of \$100, and for (b) pick-up, transportation or delivery service of property or passengers, other than such services performed by motor carriers which are subject to the security requirements of any motor carrier law or ordinance. The rates for each \$100 of "**cost of hire**" shall be 5% of the applicable *hired automobile* rates, provided the owner of such *hired automobile* has purchased automobile Bodily Injury Liability and Property Damage Liability insurance covering the interest of the named insured on a direct primary basis as respects such automobile and submits evidence of such insurance to the named insured;

(2) "**Class 1 persons**" means the following persons, provided their usual duties in the business of the named insured include the use of *non-owned automobiles*: (a) all employees, including officers, of the named insured compensated for the use of such automobiles by salary, commission, terms of employment, or specific operating allowance of any sort, (b) all direct agents and representatives of the named insured,

(3) "**Class 2 employees**" means all employees, including officers, of the named insured, not included in Class 1 persons

## NUCLEAR ENERGY LIABILITY EXCLUSION

This exclusion modifies the provisions of the policy relating to ALL LIABILITY AND MEDICAL PAYMENTS INSURANCE OTHER THAN COMPREHENSIVE PERSONAL AND FARMERS COMPREHENSIVE PERSONAL INSURANCE.

It is agreed that:

I. The policy does not apply:

A. Under any Liability Coverage, to *bodily injury* or *property damage*

(1) with respect to which an insured under the policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters or Nuclear Insurance Association of Canada, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or

(2) resulting from the hazardous properties of nuclear material and with respect to which (a) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (b) the insured is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.

B. Under any Medical Payments Coverage, or under any Supplementary Payments provision relating to first aid, to expenses incurred with respect to *bodily injury* resulting from the hazardous properties of nuclear material and arising out of the operation of a nuclear facility by any person or organization

C. Under any Liability Coverage, to *bodily injury* or *property damage* resulting from the hazardous properties of nuclear material, if

(1) the nuclear material (a) is at any nuclear facility owned by, or operated by or on behalf of, an insured or (b) has been discharged or dispersed therefrom,

(2) the nuclear material is contained in *spent fuel* or *waste* at any time possessed, handled, used, processed, stored, transported or disposed of by or on behalf of an insured, or

(3) the *bodily injury* or *property damage* arises out of the furnishing by an insured of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any nuclear

facility, but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion (3) applies only to *property damage* to such nuclear facility and any property thereof.

II. As used in this exclusion:

"**hazardous properties**" include radioactive, toxic or explosive properties;

"**nuclear material**" means *source material*, *special nuclear material* or *byproduct material*;

"**source material**", "**special nuclear material**", and "**byproduct material**" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof;

"**spent fuel**" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a nuclear reactor;

"**waste**" means any waste material (1) containing *byproduct material* and (2) resulting from the operation by any person or organization of any nuclear facility included within the definition of *nuclear facility* under paragraph (a) or (b) thereof,

"**nuclear facility**" means

(a) any nuclear reactor,

(b) any equipment or device designed or used for (1) separating the isotopes of uranium or plutonium, (2) processing or utilizing *spent fuel*, or (3) handling, processing or packaging waste,

(c) any equipment or device used for the processing, fabricating or alloying of *special nuclear material* at any time the total amount of such material in the custody of the insured at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235

(d) any structure, basin, excavation, premises or place prepared or used for the storage or disposal of waste,

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations,

"**nuclear reactor**" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material,

"**property damage**" includes all forms of radioactive contamination of property

## CONDITIONS

**1. Premium.** All premiums for this policy shall be computed in accordance with the company's rules, rates, rating plans, premiums and minimum premiums applicable to the insurance afforded herein.

Premium designated in this policy as "advance premium" is a deposit premium only which shall be credited to the amount of the earned premium due at the end of the policy period. At the close of each period or part thereof terminating with the end of the policy period designated in the declarations as the audit period the earned premium shall be computed for such period and, upon notice thereof to the named insured, shall become due and payable. If the total earned premium for the policy period is less than the premium previously paid, the company shall return to the named insured the unearned portion paid by the named insured.

The named insured shall maintain records of such information as is necessary for premium computation, and shall send copies of such records to the company at the end of the policy period and at such times during the policy period as the company may direct.

**2. Inspection and Audit.** The company shall be permitted but not obligated to inspect the named insured's property and operations at any time. Neither the company's right to make inspections nor the making thereof nor any report thereon shall constitute an undertaking, on behalf of or for the benefit of the named insured or others, to determine or warrant that such property or operations are safe or healthful, or are in compliance with any law, rule or regulation.

The company may examine and audit the named insured's books and records at any time during the policy period and extensions thereof and within three years after the final termination of this policy, as far as they relate to the subject matter of this insurance.

**3. Financial Responsibility Laws.** When this policy is certified as proof of financial responsibility for the future under the provisions of any motor vehicle financial responsibility law, such insurance as is afforded by this policy for bodily injury liability or for property damage liability shall comply with the provisions of such law to the extent of the coverage and limits of liability required by such law. The insured agrees to reimburse the company for any payment made by the company which it would not have been obligated to make under the terms of this policy except for the agreement contained in this paragraph.

### **4. Insured's Duties in the Event of Occurrence, Claim or Suit**

(a) In the event of an occurrence, written notice containing particulars sufficient to identify the insured and also reasonably obtainable information with respect to the time, place and circumstances thereof, and the names and addresses of the insured and of available witnesses, shall be given by or for the insured to the company or any of its authorized agents as soon as practicable.

(b) If claim is made or suit is brought against the insured, the insured shall immediately forward to the company every demand, notice, summons or other process received by him or his representative.

(c) The insured shall cooperate with the company and, upon the company's request, assist in making settlements, in the conduct of suits and enforcing any right of contribution or indemnity against any person or organization who may be liable to the insured because of injury or damage with respect to which insurance is afforded under this policy; and the insured shall attend hearings and trials and assist in securing and giving evidence and obtaining the attendance of witnesses. The insured shall not, except at his own cost, voluntarily make any payment, assume any obligation or incur any expense other than for first aid to others at the time of accident.

**5. Action Against Company.** No action shall be against the company unless, as a condition precedent thereto, there shall have been full compliance with all of the terms of the policy, not until the amount of the insured's obligation to pay shall have been finally determined either by judgment against the insured after actual trial or by written agreement of the insured, the claimant and the company.

Any person or organization or the legal representative thereof who has secured such judgment or written agreement shall thereafter be entitled to recover under this policy to the extent of the insurance afforded by this policy. No person or organization shall have any right under this policy to join the company as a party to any action against the insured to determine the insured's liability, nor shall the company be impleaded by the insured or his legal representative. Bankruptcy or insolvency of the insured or of the insured's estate shall not relieve the company of any of its obligations hereunder.

**6. Other Insurance.** The insurance afforded by this policy is primary insurance except when stated to apply in excess of or contingent upon the absence of other insurance. When this insurance is primary and the insured has other insurance which is stated to be applicable to the loss on an excess or contingent basis, the amount of the company's liability under this policy shall not be reduced by the existence of such other insurance.

When both this insurance and other insurance apply to the loss on the same basis, whether primary, excess or contingent, the company shall not be liable under this policy for a greater proportion of the loss than that stated in the applicable contribution provision below.

(a) **Contribution by Equal Shares.** If all of such other valid and collectible insurance provides for contribution by equal shares, the company shall not be liable for a greater proportion of such loss than would be payable if each insurer contributes an equal share until the share of each insurer equals the lowest applicable limit of liability under any one policy or the full amount of the loss is paid, and with respect to any amount of loss not so paid the remaining insurers then continue to contribute equal shares of the remaining amount of the loss until each such insurer has paid its limit in full or the full amount of the loss is paid.

(b) **Contribution by Limits.** If any of such other insurance does not provide for contribution by equal shares, the company shall not be liable for a greater proportion of such loss than the applicable limit of liability under this policy for such loss bears to the total applicable limit of liability of all valid and collectible insurance against such loss.

**7. Subrogation.** In the event of any payment under this policy, the company shall be subrogated to all the insured's rights of recovery therefor against any person or organization and the insured shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The insured shall do nothing after loss to prejudice such rights.

**8. Changes.** Notice to any agent or knowledge possessed by any agent or by any other person shall not effect a waiver or a change in any part of this policy or stop the company from asserting any right under the terms of this policy; nor shall the terms of this policy be waived or changed, except by endorsement issued to form a part of this policy, signed by an authorized representative of the company.

**9. Assignment.** Assignment of interest under this policy shall not bind the company until its consent is endorsed hereon; if, however, the named insured shall die, such insurance as is afforded by this policy shall apply (1) to the named insured's legal representative, as the named insured, but only while acting within the scope of his duties as such, and (2) with respect to the property of the named insured, to the person having proper temporary custody thereof, as insured, but only until the appointment and qualification of the legal representative.

**10. Three Year Policy.** If this policy is issued for a period of three years any limit of the company's liability stated in this policy as "aggregate" shall apply separately to each consecutive annual period thereof.

**11. Cancellation.** This policy may be cancelled by the named insured by surrender thereof to the company or any of its authorized agents or by mailing to the company written notice stating when thereafter the cancellation shall be effective. This policy may be cancelled by the company by mailing to the named insured at the address shown in this policy, written notice stating when not less than ten days thereafter such cancellation shall be effective. The mailing of notice as aforesaid shall be sufficient proof of notice. The time of surrender or the effective date and hour of cancellation stated in the notice shall become the end of the policy period. Delivery of such written notice either by the named insured or by the company shall be equivalent to mailing.

If the named insured cancels, earned premium shall be computed in accordance with the customary short rate table and procedure. If the company cancels, earned premium shall be computed pro rata. Premium adjustment may be made either at the time cancellation is effected or as soon as practicable after cancellation becomes effective, but payment or tender of unearned premium is not a condition of cancellation.

**12. Declarations.** By acceptance of this policy, the named insured agrees that the statements in the declarations are his agreements and representations, that this policy is issued in reliance upon the truth of such representations, and that this policy embodies all agreements existing between himself and the company or any of its agents relating to this insurance.

In Witness Whereof, the Company has caused this policy to be signed by its President and a Secretary, but the same shall not be binding unless countersigned on the declarations page by a duly authorized agent of the company.

Wm. P. P. P.

2040027289

George P. P. P.



THE HARTFORD

PG. 1

Named Insured and Address

Policy Number  
10 CSE C3C232E

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein

Effective Date

Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE  
CONTRACTUAL LIABILITY INSURANCE  
PERSONAL INJURY LIABILITY INSURANCE  
ELEVATOR COLLISION INSURANCELIST OF ENDORSEMENTS

FORM NUMBERS OF COVERAGE PARTS AND ENDORSEMENTS FORMING PART OF POLICY AT ISSUE:

AL 8 2 B	BROAD FORM NAMED INSURED ENDT.
AL 8 2 B	KNOWLEDGE OF OCCURRENCE ENDT.
AL 8 2 B	NOTICE OF OCCURRENCE ENDT.
AL 8 2 B	ASSAULT AND BATTERY ENDT.
AL 8 2 B	UNINTENTIONAL ERRORS AND OMISSIONS ENDT.
AL 8 2 C	ASBESTOS HAZARD EXCL ENDT.
AL 8 2 B	AMEND. OF CONDITION 4 (A)
AL 8 2 B	NOTICE OF CANCEL. ENDT.
AL 8 2 B	WAIVER OF SUBROGATION ENDT. (2)
AL 8 2 B	" IN REM " COV. ENDT.
AL 8 2 B	ENTITIES EXCL. ENDT.
AL 8 2 B	ADDL. INSD. RENTAL AGENTS
AL 8 2 B	OTHER INS. ENDT.
AL 8 2 B	AMEND. TO PERSONS INSD. ENDT.
AL 8 2 B	DEF. OF BODILY INJURY ENDT.
AL 8 2 B	CHRISTIAN SCIENCE CARE ENDT.
AL 8 2 B	MARLBORO SKI CHALLENGE ENDT.

C.G.L.

L 3503-1	COMP. GENL. LIAB. INS. COV. PART
L 4152-0	AMEND. - LTS. OF LIAB. (SINGLE LIMIT)
AL 68-0	AMEND. - LTS. OF LIAB. (SINGLE LIMIT)

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and at issue of said policy forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement

2040027290

Countersigned by.....  
Authorized Agent

Form AL-8-2 C Printed in U.S.A. ISO



THE HARTFORD

Policy Number  
10 CSE C30232E

PG. 2

Named Insured and Address

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date

Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE  
CONTRACTUAL LIABILITY INSURANCE  
PERSONAL INJURY LIABILITY INSURANCE  
ELEVATOR COLLISION INSURANCE

LIST OF ENDORSEMENTS - CONTINUED

AL 8 2 B	MISSION VIEJO CO. - ADD. INS.
AL 8 2 B	GATEWAY CENTER ASSOCIATES ENDT.
AL 8 2 B	DELETION OF EXCL. (K) (3)
AL 8 2 B	DELETION OF EXCL. (C), (E), (H) AND (Q)
AL 8 2 B	AMEND. OF EXCL. (P)
AL 8 2 C	INCID. MAL. ENDT.
AL 8 2 B	PROF. LIAB. COV. ENDT.
AL 8 2 B	SPECIAL ENDT. #1
AL 8 2 B	ADD. NAMED INSURED ENDT.
AL 8 2 B	ADD. TO INCID. MAL. ENDT.
AL 8 2 B	DELETION OF FELLOW EMP. EXCL. (1) (A)
AL 8 2 C	FOREIGN COV. ENDT.
AL 8 2 B	SPECIAL ENDT. - RE: GEORGE WEISSMAN
AL 8 2 B	MOBILE EQUIP. ENDT.
AL 8 2 B	BATCH CLAUSE ENDT.
AL 8 2 B	ADD. INS. (STATE OR POLITICAL SUBDIVISION PERMITS)
AL 8 2 B	SPECIAL ENDT. #2
AL 8 2 B	EXCL. OF HEALTH HAZARD ENDT.
L 3022-0	ADD. INSURED (EMPLOYEES)
L 3025-0	ADD. INSURED (PREMISES LEASED TO THE NAMED INSURED)
L 4388-0	DEDUCTIBLE LIAB. INS.
L 3014-0	EXCL. COMP. OPER. & PROD. HAZARDS.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company, provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

2040027291

Countersigned by.....  
Authorized Agent



THE HARTFORD

Policy Number

10 CSE 030232E

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date

Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following.

COMPREHENSIVE GENERAL LIABILITY INSURANCE  
CONTRACTUAL LIABILITY INSURANCE  
PERSONAL INJURY LIABILITY INSURANCE  
ELEVATOR COLLISION INSURANCE

## LIST OF ENDORSEMENTS - CONTINUED

L 3252-2		BROAD FORM P.D. ENDT.
L 4296-0		ADD. INS. (DESIG. VENDORS - BROAD FORM)
L 4128-0		AMEND. ENDT. ADD. DEF.
L 4861-1	(4-84)	AMEND. ENDT.
L 4910-0	(1-85)	POLLUTION HAZARD EXCL.
L 4098-2		AMEND. OF PERS. INS. PROV. DEF. OF EXCL. OFF. (AL)
L 4438-0		AMEND. OF CANCEL. COND. (AR)
L 4048-0		AMEND. OF TERM. PROV. (IL)
L 4205-0		AMEND. OF TERM. PROV. (KS)
L 4984-0	(1-86)	AMEND. ENDT. (LA)
L 4446-0		INS. INSPECT. SERV. EXEMPT FROM LIAB. (ME)
L 5090-0	(3-86)	AMEND. CANCEL ENDT. (ME)
L 4328-0		AMEND. OF TERM PROV. (MD)
L 4204-0		ACTION AGAINST CO. AMEND. (MA)
L 4320-0		CANC. COND. AMEND. OF FIRST PARAGRAPH (MI)
L 4887-1	(4-85)	AMEND. ENDT. (MI)
L 4499-0		INSPECT. AND AUDIT COND. AMEND. (MN)
L 6001-0	(4-86)	AMEND. ENDT. (MN)
L 4100-0		AMEND. OF TERM. PROV. FOR GENL. LIAB. INS. (N.J.)
L 4978-1	(5-86)	POLLUTION EXCL. ENDT. (N.J.)
L 4288-0		AMEND. OF "ALCOHOLIC BEVERAGE" EXCL. (S.C.)

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy other than as herein stated

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement

2040027292

Countersigned by.....  
Authorized Agent



THE HARTFORD

Policy Number

10 CSE C30232E

PG. 4

Named Insured and Address

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein

Effective Date

Effective hour is the same as stated in the Declarations of the policy.

Endt No

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following.

COMPREHENSIVE GENERAL LIABILITY INSURANCE  
CONTRACTUAL LIABILITY INSURANCE  
PERSONAL INJURY LIABILITY INSURANCE  
ELEVATOR COLLISION INSURANCE

LIST OF ENDORSEMENTS - CONTINUED

L 4875-2	(7-85)	AMEND. CANCEL. ENDT. (S.D.)
L 3600-0		AMEND. ENDT. - NOTICE (TX)
L 2167-3		PREM. DISC. ENDT. (TX)
L 5089-0	(4-86)	CANCEL AND NON-REN. PROV. (TX)
L 4374-0		AMEND. OF PCL. PROV. (VT)
L 4885-C	(3-84)	STAT. LIAB. ENDT. (VT)
G 2951-0	(8-85)	AMEND. OF CANCEL. COND. (WA)
L 4920-0		AMEND. ENDT. (WA)
L 4323-0		AMEND. OF POLICY PROV. FOR GENL. LIAB. INS. (WI)

CONTRACTUAL

L 3523-0		CONTR. LIAB. INS. COV. PART
AL 8 2 B		ADD. INTEREST ENDT.
AL 8 2 B		DELETION OF EXCL. M (2)
AL 8 2 C		HAULING PERMIT - SPECIAL CONTRACTUAL ENDT.

PERSONAL INJURY

L 3525-0		PERSONAL INJURY LIAB. INS. COV. PART
AL 8 2 B		PERSONAL INJURY ARISING OUT OF DISCRIMINATION
AL 8 2 C		EXT. OF COV. PART
AL 8 1 A		DELETION OF EXCLUSIONS (A) AND (C)
AL 8 2 B		ELIMINATIONS OF EXCL. C AND D

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy other than as herein stated

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

2040027293

Countersigned by.....  
Authorized Agent

Form AL-8-2 C Printed in U.S.A. ISO





THE HARTFORD

PG. 5

Named Insured and Address

Policy Number

10 CSE C30232E

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein

Effective Date

Effective hour is the same as stated in the Declarations of the policy.

Endl. No

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following

COMPREHENSIVE GENERAL LIABILITY INSURANCE  
CONTRACTUAL LIABILITY INSURANCE  
PERSONAL INJURY LIABILITY INSURANCE  
ELEVATORS COLLISION INSURANCE

LIST OF ENDORSEMENTS CONTINUED

ELEVATOR COLLISION

L 3509-0

ELEVATOR COLLISION INS. COV. PART

E & O LIAB.

AL 8 2 C

LAWYERS PROF. LIAB. COV. PART

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

2040027294

Countersigned by.....  
Authorized Agent

**IMPORTANT NOTICE TO POLICYHOLDERS  
ELIMINATION OF LIABILITY COVERAGE  
FOR POLLUTION HAZARD**



Your new policy does not afford any liability coverage for the "pollution hazard". This is a change in coverage from what you previously had on your policy. Please see endorsement Form L-4910-0 Pollution Hazard Exclusion.

If you have any questions concerning this exclusion, please call your Hartford Agent or Broker for a more detailed explanation.

Form L-4912-0 (Ed. 1/85) Printed in U.S.A.

2040027295

**IMPORTANT NOTICE TO POLICYHOLDERS  
ELIMINATION OF LIABILITY COVERAGE  
FOR POLLUTION HAZARD**

**THE HARTFORD** 

With certain exceptions your new policy excludes pollution liability. This is a change in coverage from what you previous had on your policy. Please refer to the Pollution Exclusion Endorsement attached to your policy.  
If you have any questions concerning this exclusion, please contact your Hartford Agent or Broker for more details.

Form G-2952-0 (Ed. 1/86) Printed in U.S.A. (NS)

2040027296

(e) **Contractual Liability Insurance.** "sales" means the gross amount of money charged by the named insured or by others trading under his name for all goods and products sold or distributed during the policy period and charged during the policy period for installation, servicing or repairs and includes taxes, other than taxes which the named insured and such others collect as a separate item and remit directly to a governmental division.

(f) **Contractual Liability Insurance.** "cost" means the total cost to any indemnitee, with respect to any contract which is insured, of all work let or sub let in connection with each specific project, including the cost of all labor, materials and equipment furnished, used or delivered for use in the execution of such work, whether furnished by the owner, contractor or the subcontractor, including all fees, allowances, bonuses or commissions made, paid or due;

(g) **Garage Insurance.** "remuneration" means (a) the entire remuneration earned during the policy period by each Class A employee and each Class C employee of the named insured, subject to an average weekly maximum of \$100, and (b) the remuneration of each Class B person at a fixed amount of \$2,000 per annum with respect to Dealer Risks (Hazard 1) or \$5,200 per annum with respect to Non-Dealer Risks (Hazard 2)

"Class A" means all clerical office employees

"Class B" means all proprietors and officers active in the business, and inactive proprietors or officers (other than an inactive proprietor or officer who is a spouse of an active proprietor or officer) who customarily drive an automobile

"Class C" means all other employees

ch. Comprehensive Automobile Liability Insurance

1. "cost of hire" means the amount paid or payable to the rate of automobiles, including the entire remuneration of each employee of the named insured engaged in the operation of such automobiles, subject to an average weekly maximum remuneration of \$100, and for (b) pick-up, transportation or delivery service of property or passengers, other than such services performed by motor carriers which are subject to the security requirements of any motor carrier law or ordinance. The rates for each \$100 of "cost of hire" shall be 5% of the applicable hired automobile rates, provided the owner of such hired automobile has purchased automobile Bodily Injury Liability and Property Damage Liability insurance covering the interest of the named insured on a direct primary basis as respects such automobile and submits evidence of such insurance to the named insured;

(2) "Class 1 persons" means the following persons, provided their usual duties in the business of the named insured include the use of non-owned automobiles: (a) all employees, including officers, of the named insured compensated for the use of such automobiles by salary, commission, terms of employment, or specific operating allowance of any sort; (b) all direct agents and representatives of the named insured;

(3) "Class 2 employees" means all employees, including officers, of the named insured, not included in Class 1 persons

## NUCLEAR ENERGY LIABILITY EXCLUSION

This exclusion modifies the provisions of the policy relating to ALL LIABILITY AND MEDICAL PAYMENTS INSURANCE OTHER THAN COMPREHENSIVE PERSONAL AND FARMERS COMPREHENSIVE PERSONAL INSURANCE.

It is agreed that:

I. The policy does not apply

A. Under any Liability Coverage, to bodily injury or property damage

(1) with respect to which the insured under the policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters or Nuclear Insurance Association of Canada, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or

(2) resulting from the hazardous properties of nuclear material and with respect to which (a) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (b) the insured is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.

B. Under any Medical Payments Coverage, or under any Supplementary Payments provision relating to first aid, to expenses incurred with respect to bodily injury resulting from the hazardous properties of nuclear material and arising out of the operation of a nuclear facility by any person or organization

C. Under any Liability Coverage, to bodily injury or property damage resulting from the hazardous properties of nuclear material, if

(1) the nuclear material is at any nuclear facility owned by, or operated by or on behalf of, an insured or (b) has been discharged or disposed therefrom;

(2) the nuclear material is contained in spent fuel or waste at any time possessed, handled, used, processed, stored, transported or disposed of by or on behalf of an insured, or

(3) the bodily injury or property damage arises out of the furnishing by an insured of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any nuclear

facility, but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion (3) applies only to property damage to such nuclear facility and any property thereat.

II. As used in this exclusion:

"hazardous properties" include radioactive, toxic or explosive properties;

"nuclear material" means source material, special nuclear material or byproduct material;

"source material", "special nuclear material", and "byproduct material" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof;

"spent fuel" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a nuclear reactor;

"waste" means any waste material (1) containing byproduct material and (2) resulting from the operation by any person or organization of any nuclear facility included within the definition of nuclear facility under paragraph (a) or (b) thereof;

"nuclear facility" means-

(a) any nuclear reactor;

(b) any equipment or device designed or used for (1) separating the isotopes of uranium or plutonium, (2) processing or utilizing spent fuel, or (3) handling, processing or packaging waste;

(c) any equipment or device used for the processing, fabricating or alloying of special nuclear material if at any time the total amount of such material in the custody of the insured at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235;

(d) any structure, basin, excavation, premises or place prepared or used for the storage or disposal of waste;

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations;

"nuclear reactor" means an apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material

"property damage" includes all forms of destruction, contamination of property

## CONDITIONS

**1. Premium.** All premiums for this policy shall be computed in accordance with the company's tables for the plans, premiums and maximum premiums applicable to the named insured herein.

Premium designated in this policy as "advance premium" is a deposit premium only which shall be credited to the amount of the earned premium due at the end of the policy period. At the close of each period, or part thereof terminating with the end of the policy period designated in the declarations as the audit period the earned premium shall be computed for such period and upon notice thereof to the named insured, shall become due and payable. If the total earned premium for the policy period is less than the premium previously paid, the company shall return to the named insured the unearned portion paid by the named insured.

The named insured shall maintain records of such information as is necessary for premium computation, and shall send copies of such records to the company at the end of the policy period and at such times during the policy period as the company may direct.

**2. Inspection and Audit.** The company shall be permitted but not obligated to inspect the named insured's property and operations at any time. Neither the company's right to make inspections nor the making thereof nor any report thereon shall constitute an undertaking, on behalf of or for the benefit of the named insured or others, to determine or warrant that such property or operations are safe or healthful, or are in compliance with any law, rule or regulation.

The company may examine and audit the named insured's books and records at any time during the policy period and extensions thereof and within three years after the final termination of this policy, as far as they relate to the subject matter of this insurance.

**3. Financial Responsibility Laws.** When this policy is certified as proof of financial responsibility for the future under the provisions of any motor vehicle financial responsibility law, such insurance as is afforded by this policy for bodily injury liability or for property damage liability shall comply with the provisions of such law to the extent of the coverage and limits of liability required by such law. The insured agrees to reimburse the company for any payment made by the company which it would not have been obligated to make under the terms of this policy except for the agreement contained in this paragraph.

#### **4. Insured's Duties in the Event of Occurrence, Claim or Suit**

(a) In the event of an occurrence, written notice containing particulars sufficient to identify the insured and also reasonably obtainable information with respect to the time, place and circumstances thereof, and the names and addresses of the injured and of available witnesses, shall be given by or for the insured to the company or any of its authorized agents as soon as practicable.

(b) If claim is made or suit is brought against the insured, the insured shall immediately forward to the company every demand, notice, summons or other process received by him or his representative.

(c) The insured shall cooperate with the company and, upon the company's request, assist in making settlements, in the conduct of suits and enforcing any right of contribution or indemnity against any person or organization who may be liable to the insured because of injury or damage with respect to which insurance is afforded under this policy; and the insured shall attend hearings and trials and assist in securing and giving evidence and obtaining the attendance of witnesses. The insured shall not, except at his own cost, voluntarily make any payment, assume any obligation or incur any expense other than for first aid to others at the time of accident.

**5. Action Against Company.** No action shall be against the company unless, as a condition precedent thereto, there shall have been full compliance with all of the terms of this policy, nor until the amount of the insured's obligation to pay shall have been finally determined either by judgment against the insured after actual trial or by written agreement of the insured, the claimant and the company.

Any person or organization or the legal representative thereof who has secured such judgment or written agreement shall thereafter be entitled to recover under this policy to the extent of the insurance afforded by this policy. No person or organization shall have any right under this policy to join the company as a party to any action against the insured to determine the insured's liability, nor shall the company be impleaded by the insured or his legal representative. Bankruptcy or insolvency of the insured or of the insured's estate shall not relieve the company of any of its obligations hereunder.

**6. Other Insurance.** This policy is intended to provide primary insurance coverage. It is stated to apply to excess coverage contingent upon the absence of other insurance. Where this coverage is primary and the insured has other insurance which is stated to be applicable to the loss on an excess or contingent basis, the payment of the company's liability under this policy shall not be reduced to the existence of such other insurance.

When both this insurance and other insurance apply to the loss on the same basis, whether primary, excess or contingent, the company shall not be liable under this policy for a greater proportion of the loss than that stated in the applicable contribution provision below.

(a) **Contribution by Equal Shares.** If all of such other valid and collectible insurance provides for contribution by equal shares, the company shall not be liable for a greater proportion of such loss than would be payable if each insurer contributed an equal share until the share of each insurer equals the lowest applicable limit of liability under any one policy or the full amount of the loss is paid, and with respect to any amount of loss not so paid the remaining insurers then continue to contribute equal shares of the remaining amount of the loss until each such insurer has paid its limit in full or the full amount of the loss is paid.

(b) **Contribution by Limits.** If any of such other insurance does not provide for contribution by equal shares, the company shall not be liable for a greater proportion of such loss than the applicable limit of liability under this policy for such loss bears to the total applicable limit of liability of all valid and collectible insurance against such loss.

**7. Subrogation.** In the event of any payment under this policy, the company shall be subrogated to all the insured's rights of recovery therefor against any person or organization and the insured shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The insured shall do nothing after loss to prejudice such rights.

**8. Changes.** Notice to any agent or knowledge possessed by any agent or by any other person shall not effect a waiver or a change in any part of this policy or stop the company from asserting any right under the terms of this policy; nor shall the terms of this policy be waived or changed, except by endorsement issued to form a part of this policy, signed by an authorized representative of the company.

**9. Assignment.** Assignment of interest under this policy shall not bind the company until its consent is endorsed hereon; if, however, the named insured shall die, such insurance as is afforded by this policy shall apply (1) to the named insured's legal representative, as the named insured, but only while acting within the scope of his duties as such; and (2) with respect to the property of the named insured, to the person having proper temporary custody thereof, as insured, but only until the appointment and qualification of the legal representative.

**10. Three Year Policy.** If this policy is issued for a period of three years any limit of the company's liability stated in this policy as "aggregate" shall apply separately to each consecutive annual period thereof.

**11. Cancellation.** This policy may be cancelled by the named insured by surrender thereof to the company or any of its authorized agents or by mailing to the company written notice stating when thereafter the cancellation shall be effective. This policy may be cancelled by the company by mailing to the named insured at the address shown in this policy, written notice stating when not less than ten days thereafter such cancellation shall be effective. The mailing of notice as aforesaid shall be sufficient proof of notice. The time of surrender or the effective date and hour of cancellation stated in the notice shall become the end of the policy period. Delivery of such written notice either by the named insured or by the company shall be equivalent to mailing.

If the named insured cancels, earned premium shall be computed in accordance with the customary short rate table and procedure. If the company cancels, earned premium shall be computed pro rata. Premium adjustment may be made either at the time cancellation is effected or as soon as practicable after cancellation becomes effective, but payment or tender of unearned premium is not a condition of cancellation.

**12. Declarations.** By acceptance of this policy, the named insured agrees that the statements in the declarations are his agreements and representations, that this policy is issued in reliance upon the truth of such representations and that this policy embodies all agreements existing between himself and the company or any of its agents relating to this insurance.

In Witness Whereof, the Company has caused this policy to be signed by its President and a Secretary, the same shall not be binding unless countersigned on the declarations page by a duly authorized agent of the company.

W. H. S. Wilder, Jr.

W. H. S. Wilder, Jr., Secretary

2040027298

Frank R. Tamm

Frank R. Tamm, President

## Premium Installment



THE HARTFORD

Named Insured and Address

This endorsement forms a part of Policy No. 10 CSE C30232E  
issued by THE HARTFORD INSURANCE GROUP company  
designated therein, and takes effect as of the effective date of  
said Policy unless another effective date is stated herein.

Effective date ..... 12:01 A. M., standard time at the address of the  
named insured as stated herein.

It is hereby understood and agreed that the ORIGINAL Premium of \$ 293,866  
(Insert "original" or "additional" or "return")  
will BE PAYABLE IN (12) TWELVE installments as outlined in "Schedule of Payments."  
(Insert "be payable in" or "reduce the")

## SCHEDULE OF PAYMENTS

NO.	DUE DATE OF PAYMENT	BODILY INJURY & PROPERTY DAMAGE LIABILITY EXCEPT AUTO	BODILY INJURY & PROPERTY DAMAGE LIABILITY AUTO	AUTO PHYSICAL DAMAGE	TOTAL
1	1-1-87	84,635			84,635
2	2-1-87	19,021			19,021
3	3-1-87	19,021			19,021
4	4-1-87	19,021			19,021
5	5-1-87	19,021			19,021
6	6-1-87	19,021			19,021
7	7-1-87	19,021			19,021
8	8-1-87	19,021			19,021
9	9-1-87	19,021			19,021
10	10-1-87	19,021			19,021
11	11-1-87	19,021			19,021
12	12-1-87	19,021			19,021
TOTALS		293,866			293,866

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

2040027299

Countersigned by.....  
Authorized Agent



THE HARTFORD

Hartford Fire Insurance Company  
 Hartford Accident and Indemnity Company  
 Hartford Plaza, Hartford, Connecticut 06115

Hartford Casualty Insurance Company  
 Twin City Fire Insurance Company

INSURER → Co. Code  
5

POLICY NO. 10 CSE C30232E

 Previous Policy No.  
 10 CSE C30225E

 PHILIP MORRIS COMPANIES INC.  
 120 PARK AVENUE  
 NEW YORK, N.Y. 10017

## DECLARATIONS

Items

1. Named Insured and Mail Address (No., Street, Town, County, State, Zip Code)

 10 The Named Insured is: ☐ Individual ☐ Partnership ☒ Corporation  
☐ Joint Venture (Other)

2. Policy Period From 1-1-87 To 1-1-88

Producer's Name and Address Producer's Code

 CCRROON & BLACK OF N.Y. INC. 250772  
 150 WILLIAM ST.  
 NEW YORK, N.Y. 10038

12:01 A.M., standard time at the address of the named insured as stated herein.

Audit Period: Annual, unless otherwise stated

 Semi-Annual  
 Quarterly  
 Monthly

3. The advance premium for this policy is as stated below. Insurance is afforded by the Coverage Parts forming a part hereof, subject to such limits of liability as are stated therein and subject to all the terms of the policy having reference thereto.

## SUMMARY OF ADVANCE PREMIUMS

COVERAGE PARTS	ADVANCE PREMIUM
Comprehensive General Liability Insurance	\$ 293,866
Premises Medical Payments Insurance	\$
Contractual Liability Insurance	\$ INCLUDED
Completed Operations and Products Liability Insurance	\$
Owners' and Contractors' Protective Liability Insurance	\$
Storekeepers' Insurance	\$
Personal Injury Liability Insurance	\$ INCLUDED
Comprehensive — Plus General Liability Insurance	\$
ELEVATOR COLLISION INSURANCE	\$ INCLUDED
	\$
	\$
Business Auto	\$
Truckers	\$
	2040027300
Garage	\$
Form Numbers of Coverage Parts and endorsements not listed on Coverage Parts forming part of Policy at issue:	TOTAL ADVANCE PREMIUM
AS PER LIST OF ENDS FORM AL 8 2 C	\$ 293,866

If Policy Period more than one year: Gross Premium \$

Discount \$

Net Premium \$

Premium is payable: On effective date of Policy \$

1st Anniversary \$

2nd Anniversary \$

Business of the named insured is

CIGARETTE MFG.

DJ/CJ/A-2-87

CIGA SURCHARGE \$12.52

Countersigned by

Authorized Agent

Action Against Company Amendment  
(Massachusetts)



THE HARTFORD

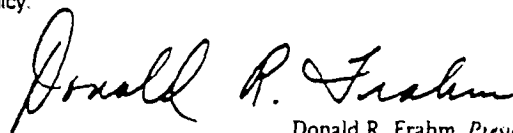
This endorsement modifies such insurance as is afforded by the provisions of any General Liability Insurance.

It is agreed that the clause "nor shall the company be impleaded by the insured or his legal representative" in the Action Against Company Condition shall not apply to any right of impleader under Rule 14 of the Massachusetts Rules of Civil Procedure, 365 Massachusetts 760 (1974).

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated

This endorsement forms a part of the policy, issued by THE HARTFORD INSURANCE GROUP company designated therein, which indicates this endorsement forms a part thereof, and takes effect as of the effective date of said policy.

Form L-4204-0 Printed in U S A (ISO GL01000779)



Donald R. Frahm, President

2040027301





THE HARTFORD

Named Insured and Address

Policy Number

10 CSE C30232E

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date

Effective hour is the same as stated in the Declarations of the policy.

Endt. No

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following.

COMPREHENSIVE GENERAL LIABILITY INSURANCE  
CONTRACTUAL LIABILITY INSURANCE  
PERSONAL INJURY LIABILITY INSURANCE  
ELEVATOR COLLISION INSURANCE

BROAD FORM NAMED INSURED ENDORSEMENT

IT IS UNDERSTOOD AND AGREED THAT ITEM #1, NAMED INSURED SHALL READ AS FOLLOWS:

PHILIP MORRIS COMPANIES, INC.,  
PHILIP MORRIS INCORPORATED

AND OR ANY SUBSIDIARY, AFFILIATED, ASSOCIATED, OR ACQUIRED COMPANY, OR BUSINESS ENTITY, WHICH IS WHOLLY OWNED AND/OR FINANCIALLY CONTROLLED BY PHILIP MORRIS, INCORPORATED, OR WHICH IS WHOLLY OWNED AND/OR FINANCIALLY CONTROLLED BY ANY OF ITS SUBSIDIARY COMPANIES COVERED HEREUNDER.

A CORPORATION SHALL BE DEEMED TO BE A SUBSIDIARY IF MORE THAN 50% OF THE VOTING STOCK IS OWNED BY ITS PARENT CORPORATION.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company, provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement

2040027302

Countersigned by

Form AL-8-2 B Printed in U.S.A. ISO

Authorized Agent

General Liability  
Amendatory Endorsement — Additional Definition



THE HARTFORD

THIS ENDT APPLIES TO ALL STATES EXCEPT  
MA, N.Y. AND TX

Named Insured and Address

This endorsement forms a part of Policy No. 10 CSE C30232E  
issued by THE HARTFORD INSURANCE GROUP company designated  
therein, and takes effect as of the effective date of said policy unless  
another effective date is stated herein.

Effective date ..... Effective hour is the same  
as stated in the Declarations of the Policy.

It is agreed that the following definition is added:

"loading or unloading", with respect to an *automobile*, means the handling of property after it is moved from the place where it is accepted movement into or onto an *automobile* or while it is in or on an *automobile* or while it is being moved from an *automobile* to the place where it finally delivered, but "loading or unloading" does not include the movement of property by means of a mechanical device (other than a hand truck) r attached to the *automobile*.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, oth than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effe as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by duly authorized agent of the company shall constitute valid countersignature of this endorsement.

Countersigned by.....

.....  
Authorized Agent

Form L-4128-0 Printed in U S A (ISO GL 00 19 07 78)

2040027303

# Comprehensive General Liability Insurance Coverage Part



THE HARTFORD

This Coverage Part forms a part of Policy No. **10 CSE 030232E** issued by THE HARTFORD INSURANCE GROUP Company designated therein and takes effect as of the effective date of said policy unless otherwise stated herein

(For use only if this Coverage Part is effective after the effective date of the Policy)

This Coverage Part is effective ..... (at the hour stated in the policy) and forms a part of the above designated policy issued to .....

The Company in consideration of the payment of the premium and subject to all of the provisions of the policy not expressly modified herein, agrees with the named insured as follows:

## SCHEDULE

The insurance afforded is only with respect to such of the following coverages as are indicated by specific premium charge or charges. The limit of the company's liability against each such coverage shall be as stated herein, subject to all the terms of this policy having reference thereto.

Coverages	Advance Premiums	Limits of Liability
A — Bodily Injury Liability	\$ 293,866	\$ SEE ,000 each occurrence \$ SINGLE ,000 aggregate \$ LIMIT ,000 each occurrence \$ ENDT. ,000 aggregate
B — Property Damage Liability	\$ INCLUDED	
Rating Classifications Entries herein, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.	Code No.	Premium Bases
		Rates
		B.I. P.D.
(a) Premises — Operations		(a) Per 100 Sq. Ft. of Area (b) Per Linear Foot (c) Per \$100 of Remun (d) Per \$100 of Receipts
(b) Escalators		(e) Landings
(c) Independent Contractors		(f) Cost
(d) Completed Operations		(g) Receipts
(e) Products		(h) Sales
ALL PREMISES OPERATIONS OF THE INSUPEL INCLUDING INDEPENDENT CONTRACTORS, CONTRACTUAL LIABILITY INSURANCE, PERSONAL INJURY LIABILITY INSURANCE, ELEVATORS COLLISION INSURANCE, EMPLOYEE BENEFITS LIABILITY INSURANCE BUT EXCLUDING COMPLETED OPERATION AND PRODUCTS LIABILITY INSURANCE	21000	(H) SALES (H) PER 1,000 OF SALES EXCLUDING EXCISE TAX
	9,231,500,000	.031833 INCL
		*293,866 INCLUDED MIN. & EARNED
		2040027304

Form Numbers of Endorsements forming part of this Coverage Part at issue:

AC FFF LIST OF ENDTIS. FORM AI 8 2 C

TOTAL ADVANCE PREMIUMS

\$ 293,866

\$ INCLUDED

If the Policy Period is more than one year, the Premium is Payable:

On effective date of Policy \$

1st Anniversary \$

2nd Anniversary \$

The conditions and provisions printed on pages CGL-2 and CGL-3 of this form are hereby referred to and made a part hereof

This Coverage Part shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this Coverage Part takes effect on the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this Coverage Part

Countersigned by

## Comprehensive General Liability Insurance Coverage Part (Continued)

### I. COVERAGE A — BODILY INJURY LIABILITY

#### COVERAGE B — PROPERTY DAMAGE LIABILITY

The company will pay on behalf of the *insured* all sums which the *insured* shall become legally obligated to pay as damages because of

**Coverage A — bodily injury or**

**Coverage B — property damage**

to which this insurance applies, caused by an occurrence, and the company shall have the right and duty to defend any suit against the *insured* seeking damages on account of such *bodily injury* or *property damage*, even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient, but the company shall not be obligated to pay any claim or judgment or to defend any suit after the applicable limit of the company's liability has been exhausted by payment of judgments or settlements

#### Exclusions

This insurance does not apply:

(a) to liability assumed by the *insured* under any contract or agreement except an *incidental contract*; but this exclusion does not apply to a warranty of fitness or quality of the named *insured's* products or a warranty that work performed by or on behalf of the named *insured* will be done in a workmanlike manner;

(b) to *bodily injury* or *property damage* arising out of the ownership, maintenance, operation, use, loading or unloading of:  
(1) any automobile or aircraft owned or operated by or rented or loaned to any *insured*, or  
(2) any other automobile or aircraft operated by any person in the course of his employment by any *insured*;

but this exclusion does not apply to the parking of an automobile on premises owned by, rented to or controlled by the named *insured* or the ways immediately adjoining, if such automobile is not owned by or rented or loaned to any *insured*;

~~(c) to *bodily injury* or *property damage* arising out of (1) the ownership, maintenance, operation, use, loading or unloading of any mobile equipment while being used in any prearranged or organized racing, speed or demolition contest or in any stunting activity or in practice or preparation for any such contest or activity or (2) the operation or use of any snowmobile or trailer designed for use thereon.~~

(d) to *bodily injury* or *property damage* arising out of and in the course of the transportation of mobile equipment by an automobile owned or operated by or rented or loaned to any *insured*;

~~(e) to *bodily injury* or *property damage* arising out of the ownership, maintenance, operation, use, loading or unloading of:  
(1) any watercraft owned or operated by or rented or loaned to any *insured*, or  
(2) any other watercraft operated by any person in the course of his employment by any *insured*.~~

~~but this exclusion does not apply to watercraft while ashore on premises owned by, rented to or controlled by the named *insured*.~~

(f) to *bodily injury* or *property damage* arising out of the discharge, dispersal, release or escape of smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste materials or other irritants, contaminants or pollutants into or upon land, the atmosphere or any water course or body of water, but this exclusion does not apply if such discharge, dispersal, release or escape is sudden and accidental.

(g) to *bodily injury* or *property damage* due to war, whether or not declared, civil war, insurrection, rebellion or revolution or to any act of terrorism incident to any of the foregoing with respect to:

- (1) liability assumed by the *insured* under an *incidental contract* or
- (2) expenses for first aid under the Supplementary Payments provision

~~(h) to *bodily injury* or *property damage* for which the *insured*, or indemnitee, may be held liable~~

~~(1) as a person or organization engaged in the business of manufacturing, distributing, selling or serving alcoholic beverages or~~

~~(2) if not so engaged, as an owner or lessor of premises used for such purposes.~~

~~if such liability is imposed~~

~~(i) by, or because of, the violation of any statute, ordinance, regulation pertaining to the sale, gift, distribution or use of alcoholic beverages, or~~

~~(ii) by reason of the selling, serving or giving of any alcoholic beverage to a minor or to a person under the influence of alcohol or which causes or contributes to the intoxication of any person.~~

~~but part (ii) of this exclusion does not apply with respect to liability of the *insured* or his indemnitee as an owner or lessor described in (2) above~~

(i) to any obligation for which the *insured* or any carrier as his insurer may be held liable under any workmen's compensation, unemployment compensation or disability benefits law, or under any similar law.

(j) to *bodily injury* to any employee of the *insured* arising out of and in the course of his employment by the *insured* or to any obligation of the *insured* to indemnify another because of damages arising out of such injury, but this exclusion does not apply to liability assumed by the *insured* under an *incidental contract*;

(k) to *property damage* to

(1) property owned or occupied by or rented to the *insured*,

(2) property used by the *insured*, or

(3) property in the care, custody or control of the *insured* or as to which the *insured* is for any purpose exercising physical control.

but parts (2) and (3) of this exclusion do not apply with respect to liability under a written sidetrack agreement and part (3) of this exclusion does not apply with respect to *property damage* (other than to elevators) arising out of the use of an elevator at premises owned by, rented to or controlled by the named *insured*.

(l) to *property damage* to premises alienated by the named *insured* arising out of such premises or any part thereof.

(m) to loss of use of tangible property which has not been physically injured or destroyed resulting from

(1) a delay in or lack of performance by or on behalf of the named *insured* of any contract or agreement, or

(2) the failure of the named *insured's* products or work performed by or on behalf of the named *insured* to meet the level of performance, quality, fitness or durability warranted or represented by the named *insured*;

but this exclusion does not apply to loss of use of other tangible property resulting from the sudden and accidental physical injury to or destruction of the named *insured's* products or work performed by or on behalf of the named *insured* after such products or work have been put to use by any person or organization other than an *insured*.

(n) to *property damage* to the named *insured's* products arising out of such products or any part of such products;

(o) to *property damage* to work performed by or on behalf of the named *insured* arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith.

(p) to damages claimed for the withdrawal, inspection, repair, replacement, or loss of use of the named *insured's* products or work completed by or for the named *insured* or of any property of which such products or work form a part, if such products, work or property are withdrawn from the market or from use because of any known or suspected defect or deficiency therein.

(q) to *property damage* included within

(1) the explosion hazard in connection with operations described in this policy by a classification code number which includes the symbol "X"

2040027305

## Comprehensive General Liability Insurance Coverage Part (Continued)



THE HARTFORD

- (2) ~~the completed operations hazard in connection with operations identified in this policy by a classification code number which includes the symbol "C"~~

deleted

- (3) ~~the underground property damage hazard in connection with operations identified in this policy by a classification code number which includes the symbol "U"~~

### II. PERSONS INSURED

Each of the following is an *insured* under this insurance to the extent set forth below:

- (a) if the *named insured* is designated in the declarations as an individual, the person so designated but only with respect to the conduct of a business of which he is the sole proprietor, and the spouse of the *named insured* with respect to the conduct of such a business;
- (b) if the *named insured* is designated in the declarations as a partnership or joint venture, the partnership or joint venture so designated and any partner or member thereof but only with respect to his liability as such;
- (c) if the *named insured* is designated in the declarations as other than an individual, partnership or joint venture, the organization so designated and any executive officer, director or stockholder thereof while acting within the scope of his duties as such;
- (d) any person (other than an employee of the *named insured*) or organization while acting as real estate manager for the *named insured*, and
- (e) with respect to the operation, for the purpose of locomotion upon a public highway, of mobile equipment registered under any motor vehicle registration law,
  - (i) an employee of the *named insured* while operating any such equipment in the course of his employment, and
  - (ii) any other person while operating with the permission of the *named insured* any such equipment registered in the name of the *named insured* and any person or organization legally responsible for such operation, but only if there is no other valid and collectible insurance available, either on a primary or excess basis, to such person or organization;

provided that no person or organization shall be an *insured* under this paragraph (e) with respect to:

- (1) *bodily injury* to any fellow employee of such person injured in the course of his employment, or
- (2) *property damage* to property owned by, rented to, in charge of or occupied by the *named insured* or the employer of any person described in subparagraph (ii)

This insurance does not apply to *bodily injury* or *property damage* arising out of the conduct of any partnership or joint venture of which the *insured* is a partner or member and which is not designated in this policy as a *named insured*

### III. LIMITS OF LIABILITY

Regardless of the number of (1) *insureds* under this policy, (2) persons or organizations who sustain *bodily injury* or *property damage*, or (3) claims made or suits brought on account of *bodily injury* or *property damage*, the company's liability is limited as follows:

**Coverage A** — The total liability of the company for all damages, including damages for care and loss of services, because of *bodily injury* sustained by one or more persons as the result of any one occurrence shall not exceed the limit of *bodily injury* liability stated in the schedule as applicable to "each occurrence"

Subject to the above provision respecting each occurrence, the total liability of the company for all damages because of (1) all *bodily injury* included within the *completed operations hazard* and (2) all *bodily injury* included within the *products hazard* shall not exceed the limit of *bodily injury* liability stated in the schedule as "aggregate"

**Coverage B** — The total liability of the company for all damages because of all *property damage* sustained by one or more persons or organizations as the result of any one occurrence shall not exceed the limit of *property damage* liability stated in the schedule as applicable to "each occurrence"

Subject to the above provision respecting each occurrence, the total liability of the company for all damages because of all *property damage* to which this coverage applies and described in any of the numbered subparagraphs below shall not exceed the limit of *property damage* liability stated in the schedule as "aggregate"

- (1) all *property damage* arising out of premises or operations rated on a remuneration basis or contractor's equipment rated on a receipts basis, including *property damage* for which liability is assumed under any *incidental contract* relating to such premises or operations, but excluding *property damage* included in subparagraph (2) below;
- (2) all *property damage* arising out of and occurring in the course of operations performed for the *named insured* by independent contractors and general supervision thereof by the *named insured*, including any such *property damage* for which liability is assumed under any *incidental contract* relating to such operations, but this subparagraph (2) does not include *property damage* arising out of maintenance or repairs at premises owned by or rented to the *named insured* or structural alterations at such premises which do not involve changing the size of or moving buildings or other structures;
- (3) all *property damage* included within the *products hazard* and all *property damage* included within the *completed operations hazard*.

Such aggregate limit shall apply separately to the *property damage* described in subparagraphs (1), (2) and (3) above, and under subparagraphs (1) and (2), separately with respect to each project away from premises owned by or rented to the *named insured*

**Coverages A and B** — For the purpose of determining the limit of the company's liability, all *bodily injury* and *property damage* arising out of continuous or repeated exposure to substantially the same general conditions shall be considered as arising out of one occurrence

### IV. POLICY TERRITORY

This insurance applies only to *bodily injury* or *property damage* which occurs within the *policy territory*

2040027306

**BROAD FORM PROPERTY  
DAMAGE ENDORSEMENT**  
(Including Completed Operations)



THE HARTFORD

Named Insured and Address

This endorsement forms a part of Policy No. \_\_\_\_\_  
issued by THE HARTFORD INSURANCE GROUP company designated  
therein, and takes effect as of the effective date of said policy unless  
another effective date is stated herein.

Effective date \_\_\_\_\_ Effective hour is the  
same as stated in the Declarations of the Policy.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following

COMPREHENSIVE GENERAL LIABILITY INSURANCE

CONTRACTUAL LIABILITY INSURANCE

Classification:

It is agreed that the insurance for **property damage** liability applies, subject to the following additional provisions

- A The exclusions relating to **property damage** to (1) property owned, occupied or used by or rented to the **insured** or in the care, custody or control of the **insured** or as to which the **insured** is for any purpose exercising physical control and (2) work performed by or on behalf of the **named insured** arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith, are replaced by the following exclusions (y) and (z)
- (y) to **property damage**
- (1) to property owned or occupied by or rented to the **insured**, or, except with respect to the use of **elevators**, to property held by the **insured** for sale or entrusted to the **insured** for storage or safekeeping.
  - (2) except with respect to liability under a written sidetrack agreement or the use of **elevators** to
    - (a) property while on premises owned by or rented to the **insured** for the purpose of having operations performed on such property by or on behalf of the **insured**,
    - (b) tools, or equipment while being used by the **insured** in performing his operations,
    - (c) property in the custody of the **insured** which is to be installed, erected or used in construction by the **insured**,
    - (d) that particular part of any property, not on premises owned by or rented to the **insured**,
      - (i) upon which operations are being performed by or on behalf of the **insured** at the time of the **property damage** arising out of such operations, or
      - (ii) out of which any **property damage** arises, or
      - (iii) the restoration, repair or replacement of which has been made or is necessary by reason of faulty workmanship thereon by or on behalf of the **insured**;
- (z) with respect to the **completed operations hazard** and with respect to any classification stated above as "including completed operations", to **property damage** to work performed by the **named insured** arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith
- B The insurance afforded by this endorsement shall be excess insurance over any valid and collectible property insurance (including any deductible portion thereof) available to the **insured**, such as but not limited to Fire and Extended Coverage, Builder's Risk Coverage or Installation Risk Coverage, and the "Other Insurance" Condition is amended accordingly

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company, provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement

2040027307

Countersigned by



THE HARTFORD

Named Insured and Address

Policy Number

10 CSE C30232E

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein

Effective Date

Effective hour is the same as stated in the Declarations of the policy.

Endt No.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE

DELETION OF EXCLUSIONS (C), (E), (H), AND (Q)

IT IS UNDERSTOOD AND AGREED THAT AS RESPECTS FORM L 3503-1 COMPREHENSIVE GENERAL LIABILITY INSURANCE COVERAGE PART, EXCLUSIONS (C), (E), (H) AND (Q) ARE DELETED.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company, provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

2040027308

Countersigned by



THE HARTFORD

Policy Number  
10 CSE C30232E

Named Insured and Address

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein

Effective Date Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following.

COMPREHENSIVE GENERAL LIABILITY INSURANCE

AMENDMENT OF EXCLUSION (P)

IT IS UNDERSTOOD AND AGREED THAT EXCLUSION P OF THE COMPREHENSIVE GENERAL LIABILITY INSURANCE COVERAGE PART (FORM L 3503-1) IS AMENDED TO READ AS FOLLOWS:

- (P) TO DAMAGES CLAIMED FOR THE WITHDRAWAL, INSPECTION, REPAIR, REPLACEMENT, OR LOSS OF USE OF;
1. THE NAMED INSURED'S PRODUCTS OR WORK COMPLETED BY OR FOR THE NAMED INSURED, OR
  2. ANY PROPERTY OF WHICH THE NAMED INSURED'S PRODUCTS OR WORK COMPLETED BY OR FOR THE NAMED INSURED FORM A PART WHERE SUCH PROPERTY HAS NOT BEEN PHYSICALLY INJURED OR DESTROYED.

IF SUCH PRODUCTS, WORK OR PROPERTY ARE WITHDRAWN FROM THE MARKET OR FROM USE BECAUSE OF ANY KNOWN OR SUSPECTED DEFECT OR DEFICIENCY THEREIN.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement

2040027309





THE HARTFORD

Policy Number

10 CSE C30232E

Named Insured and Address

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date

Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE

DELETION OF EXCLUSION (K) (3)

IT IS HEREBY UNDERSTOOD AND AGREED THAT EXCLUSION (K) (3) WHICH RELATES TO PROPERTY IN THE CARE, CUSTODY, OR CONTROL OF THE INSURED OR AS TO WHICH THE INSURED IS FOR ANY PURPOSE EXERCISING PHYSICAL CONTROL, IS DELETED FROM FORM L 3503-1 COMPREHENSIVE GENERAL LIABILITY INSURANCE COVERAGE PART.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company, provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement

2040027310

Contractual Liability Insurance  
Coverage Part (Blanket Coverage)



THE HARTFORD

This Coverage Part forms a part of Policy No. **10 CSE C30232E** issued by THE HARTFORD INSURANCE GROUP Company designated therein, and takes effect as of the effective date of said policy unless otherwise stated herein

(For use only if this Coverage Part is effective after the effective date of the Policy)

This Coverage Part is effective  
policy issued to

(at the hour stated in the policy) and forms a part of the above designated

The Company, in consideration of the payment of the premium and subject to all of the provisions of the policy not expressly modified here agrees with the named insured as follows:

**SCHEDULE**

The insurance afforded is only with respect to such of the following coverages as are indicated by specific premium charge or charge. The limit of the company's liability against each such coverage shall be as stated herein, subject to all the terms of this policy having reference thereto.

Coverages	Advance Premiums	Limits of Liability
YB — Contractual Bodily Injury Liability	\$ INCLUDED	\$ SEE ,000 each occurrence SINGLE
ZB — Contractual Property Damage Liability	\$ INCLUDED	\$ LIMIT ,000 each occurrence \$ ENDT. ,000 aggregate

Designation of Contracts	Code No.	Premium Bases	Rates		Advance Premiums	
			B. I.	P. D.	B. I.	P. D.
THAT PART OF ALL WRITTEN CONTRACTS AND ORAL CONTRACTS IF COMMITTED TO WRITING WITHIN NINETY (90) DAYS OTHER THAN DEFINED UNDER "INCIDENTAL CONTRACTS" IN THE POLICY DEFINITIONS, IN WHICH THE NAMED INSURED ASSUMES THE LIABILITY OF OTHERS.		(a) Cost (b) Sales	(a) Per \$100 of Cost (b) Per \$1,000 of Sales		INCLUDED COMPOSITE	IN RATE
Form Numbers of Endorsements forming part of this Coverage Part at issue: AS PER LIST OF ENDS FORM AL 8 2 C			TOTAL ADVANCE PREMIUMS		\$	\$

If the Policy Period is more than one year, the Premium is Payable:

On effective date of Policy \$ 1st Anniversary \$ 2nd Anniversary \$

The following exclusions also apply:

☐ Exclusion (p) Products and Completed Operations ☐ Exclusion (q)—x, c & u

2040027311

**1. COVERAGE YB—CONTRACTUAL BODILY INJURY LIABILITY**

**COVERAGE ZB—CONTRACTUAL PROPERTY DAMAGE LIABILITY**

The company will pay on behalf of the insured all sums which the insured, by reason of contractual liability assumed by him under any written contract of the type designated in the schedule for this insurance, shall become legally obligated to pay as damages because of

Coverage YB. bodily injury or

Coverage ZB. property damage

to which this insurance applies, caused by an occurrence, and the company shall have the right and duty to defend any suit against the insured seeking damages on account of such bodily injury or property damage, even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient, but the company shall not be obligated to pay any claim or judgment or to defend

- (1) any arbitration proceeding wherein the company is not entitled to exercise the insured's rights in the choice of arbitrators and in the conduct of such proceedings, or
- (2) any suit after the applicable limit of the company's liability has been exhausted by payment of judgments or settlements.

**Exclusions**

This insurance does not apply:

- (a) to liability assumed by the insured under any incidental contract;
- (b) (1) if the insured is an architect, engineer or surveyor, to bodily injury or property damage arising out of professional service performed by such insured, including
  - (i) the preparation or approval of maps, drawings, opinions, reports, surveys, change orders, designs or specifications, and
  - (ii) supervisory, inspection or engineering services;
- (2) if the indemnitee of the insured is an architect, engineer or surveyor, to the liability of the indemnitee, his agents or employees arising out of

The conditions and provisions printed on pages KB-2 and KB-3 of this form are hereby referred to and made a part hereof

This Coverage Part shall not be binding unless countersigned by a duly authorized agent of the company, provided that if this Coverage Part take effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this Coverage Part

Countersigned by

# CONTRACTUAL LIABILITY INSURANCE COVERAGE PART

(Blanket Coverage)  
(Continued)

- (c) the preparation or approval of maps, drawings, opinions, reports, surveys, change orders, designs, or specifications, or
- (m) the giving of or the failure to give directions or instructions by the indemnitee, his agents or employees, provided such giving or failure to give is the primary cause of the *bodily injury or property damage*;
- (c) to *bodily injury or property damage* due to war, whether or not declared, civil war, insurrection, rebellion or revolution or to any act or condition incident to any of the foregoing;
- (d) to *bodily injury or property damage* for which the indemnitee may be held liable
  - (1) as a person or organization engaged in the business of manufacturing, distributing, selling or serving alcoholic beverages, or
  - (2) if not so engaged, as an owner or lessor of premises used for such purposes,
 if such liability is imposed
  - (i) by, or because of the violation of, any statute, ordinance or regulation pertaining to the sale, gift, distribution or use of any alcoholic beverage, or
  - (ii) by reason of the selling, serving or giving of any alcoholic beverage to a minor or to a person under the influence of alcohol or which causes or contributes to the intoxication of any person,
 but part (ii) of this exclusion does not apply with respect to liability of the indemnitee as an owner or lessor described in (2) above;
- (e) to any obligation for which the *insured* or any carrier as his insurer may be held liable under any workmen's compensation, unemployment compensation or disability benefits law, or under any similar law;
- (f) to any obligation for which the *insured* may be held liable in an action on a contract by a third party beneficiary for *bodily injury or property damage* arising out of a project for a public authority, but this exclusion does not apply to action by the public authority or any other person or organization engaged in the project;
- (g) to *property damage* to
  - (1) property owned or occupied by or rented to the *insured*,
  - (2) property used by the *insured*, or
  - (3) property in the care, custody or control of the *insured* or as to which the *insured* is for any purpose exercising physical control,
- (h) to *property damage* to premises alienated by the *named insured* arising out of such premises or any part thereof;
- (i) to loss of use of tangible property which has not been physically injured or destroyed resulting from
  - (1) a delay in or lack of performance by or on behalf of the *named insured* of any contract or agreement, or
  - (2) the failure of the *named insured's* products or work performed by or on behalf of the *named insured* to meet the level of performance, quality, fitness or durability warranted or represented by the *named insured*;
 but this exclusion does not apply to loss of use of other tangible property resulting from the sudden and accidental physical injury to or destruction of the *named insured's* products or work performed by or on behalf of the *named insured* after such products or work have been put to use by any person or organization other than an *insured*;
- (j) to *property damage* to the *named insured's* products arising out of such products or any part of such products;
- (k) to *property damage* to work performed by or on behalf of the *named insured* arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith;
- (l) to damages claimed for the withdrawal, inspection, repair, replacement, or loss of use of the *named insured's* products or work completed by or for the *named insured* or of any property of which such products or work form a part, if such products, work or property are withdrawn from the market or from use because of any known or suspected defect or deficiency therein;
- (m) As respects any agreement relating to construction operations, to *bodily injury or property damage* arising out of
  - (1) construction, maintenance or repair of watercraft or loading or unloading thereof, or
  - (2) operations within respect of any railroad property affecting any railroad bridge or the tracks, roadbeds, tunnel, underpass or crossing

- (n) to *bodily injury or property damage* arising out of the own maintenance, operation, use, loading or unloading of any equipment while being used in any prearranged or organized speed or demolition contest or in any stunting activity or in preparation for any such contest or activity;
- (o) to *bodily injury or property damage* arising out of the dispersal, release or escape of smoke, vapors, soot, fumes, alkalis, toxic chemicals, liquids or gases, waste materials or irritants, contaminants or pollutants into or upon land, the sphere or any water course or body of water; but this exclusion not apply if such discharge, dispersal, release or escape is and accidental;

When stated in the schedule as applicable, the following exclusions also apply to *contractual liability* assumed by the *insured*.

This insurance does not apply:

- (p) to *bodily injury or property damage* included within the *operations hazard* or the *products hazard*;
- (q) to *property damage* included within
  - (1) the *explosion hazard*,
  - (2) the *collapse hazard*, or
  - (3) the *underground property damage hazard*

## II. PERSONS INSURED

Each of the following is an *insured* under this insurance to the extent set forth below:

- (a) if the *named insured* is designated in the declarations as a dividend, the person so designated and his spouse;
- (b) if the *named insured* is designated in the declarations as a partnership or joint venture, the partnership or joint venture so designated and any partner or member thereof but only with respect to liability as such;
- (c) if the *named insured* is designated in the declarations as other than an individual, partnership or joint venture, the organization designated and any executive officer, director or stockholder while acting within the scope of his duties as such.

This insurance does not apply to *bodily injury or property damage* arising out of the conduct of any partnership or joint venture of which the *insured* is a partner or member and which is not designated in policy as a *named insured*.

2040027312

## III. LIMITS OF LIABILITY

Regardless of the number of (1) *insureds* under this policy, (2) persons or organizations who sustain *bodily injury or property damage*, or claims made or suits brought on account of *bodily injury or property damage*, the company's liability is limited as follows:

**Coverage YB** The total liability of the company for all damages, including damages for care and loss of services, because of *bodily injury* sustained by one or more persons as the result of any one occurrence shall not exceed the limit of *bodily injury* liability stated in the schedule applicable to "each occurrence".

**Coverage ZB** The total liability of the company for all damages because of all *property damage* sustained by one or more persons or organizations as the result of any one occurrence shall not exceed the limit of *property damage* liability stated in the schedule as applicable to "each occurrence".

Subject to the above provision respecting "each occurrence", the total liability of the company for all damages because of all *property damage* to which this coverage applies shall not exceed the limit of *property damage* liability stated in the schedule as "aggregate". Such aggregate limit of liability applies separately with respect to each project from premises owned by or rented to the *named insured*.

**Coverages YB and ZB** For the purpose of determining the limit of the company's liability for *bodily injury* and *property damage* arising out of continuous or repeated exposures to substantially the same general

# CONTRACTUAL LIABILITY INSURANCE COVERAGE PART

(Blanket Coverage)  
(Continued)

## III. ADDITIONAL DEFINITIONS

When used in reference to this insurance (including endorsements forming a part of the policy):

"*contractual liability*" means liability expressly assumed under a written contract or agreement; provided, however, that *contractual liability* shall not be construed as including liability under a warranty of the fitness or quality of the *named insured's products* or a warranty that work performed by or on behalf of the *named insured* will be done in a workmanlike manner;

"*suit*" includes an arbitration proceeding to which the *insured* is required to submit or to which the *insured* has submitted with the company's consent.

## V. POLICY TERRITORY

This insurance applies only to *bodily injury* or *property damage* which occurs within the *policy territory*.

## VI. ADDITIONAL CONDITIONS

### Arbitration

The company shall be entitled to exercise all of the *insured's* rights in

the choice of arbitrators and in the conduct of any arbitration proceeding.

### Premium

When used as a premium basis:

1. the word "*cost*" means the total cost of all work in connection with all contracts of the type designated in the schedule for this insurance with respect to which "*cost*" is the basis of premium, regardless of whether any liability is assumed under such contracts by the *insured*. It includes the cost of all labor, materials and equipment furnished, used or delivered for use in the execution of such work, whether furnished by the *insured*, or others including all fees, allowances, bonuses or commissions made, paid or due. It shall not include the cost of any operations to which exclusion (m) applies.
2. the word "*sales*" means the gross amount of money charged by the *named insured* or by others trading under his name for all goods and products sold or distributed during the policy period and charged during the policy period for installation, servicing or repair and includes taxes, other than taxes which the *named insured* and such others collect as a separate item and remit directly to a governmental division.

2040027313



THE HARTFORD

Named Insured and Address

Policy Number

10 CSE C30232E

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein

Effective Date

Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following

CONTRACTUAL LIABILITY INSURANCE

ADDITIONAL INTEREST ENDORSEMENT

IT IS UNDERSTOOD AND AGREED THAT AS RESPECTS FORM L 3523-0,  
CONTRACTUAL LIABILITY COVERAGE PART, THE INTEREST OF FILTER  
MATERIALS LTD, IS ADDED FOR SUITS BROUGHT IN THE U.S. ONLY.  
FURTHER, THE EXCLUSION OF HEALTH HAZARD SHALL APPLY.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement

2040027314



THE HARTFORD

Named Insured and Address

Policy Number

10 CSE C30232E

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date

Effective hour is the same as stated in the Declarations of the policy.

Endt. No

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

CONTRACTUAL LIABILITY INSURANCE

DELETION OF EXCLUSION M (2)

IT IS UNDERSTOOD AND AGREED THAT EXCLUSION M (2) WHICH RELATES TO OPERATIONS WITHIN FIFTY (50) FEET OF ANY RAILROAD PROPERTY AFFECTING ANY RAILROAD BRIDGE OR TRESTLE, TRACKS, ROADBENDS, TUNNEL UNDERPASS OR CROSSINGS, IS DELETED FROM FORM L 3523-0 CONTRACTUAL LIABILITY INSURANCE COVERAGE PART.

Nothing herein contained shall be held to vary, waive, alter or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company, provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement

2040027315

Countersigned by

Form AL-8-2 B Printed in U.S.A. ISO

Authorized Agent



THE HARTFORD

Named Insured and Address

Policy Number

10 CSE C30232E

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date

Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**CONTRACTUAL LIABILITY INSURANCE**

HAULING PERMIT

SPECIAL CONTRACTUAL ENDORSEMENT

IT IS HEREBY UNDERSTOOD AND AGREED THAT THE POLICY TO WHICH THIS ENDORSEMENTS FORMS A PART IS EXTENDED TO COVER THE CONTRACTUAL AGREEMENT BETWEEN THE NAMED INSURED AND THE STATE OF OHIO IN RELATION TO THE SPECIAL HAULING PERMIT ISSUED BY THE STATE OF OHIO OF WHICH PARAGRAPH NO. 2 IS QUOTED HEREIN:

PERMITTEE WILL BE HELD LIABLE FOR ANY DAMAGE CAUSED BY THE MOVEMENT. THE STATE ASSUMES NO RESPONSIBILITY FOR DAMAGE TO THE PERMITTEE'S EQUIPMENT OR LOAD BEING MOVED DUE TO ANY SUCH FAILURE. THE PERMITTEE AGREES TO COMPENSATE THE STATE OF OHIO FOR ANY DAMAGE TO A ROADWAY OR ROAD STRUCTURE AND ALSO TO HOLD THE STATE OF OHIO AND THE DIRECTOR OF HIGHWAYS HARMLESS FOR ALL CLAIMS, DAMAGE OR PROCEEDINGS OF ANY KIND AND FROM ALL RESPONSIBILITY FOR THE PERSONAL OR PROPERTY DAMAGES (PUBLIC OR PRIVATE) CAUSED DIRECTLY OR INDIRECTLY AS A RESULT OF THE TRANSPORTATION OF SAID VEHICLE (S) OR OBJECT (S).

THE APPLICANT WILL FILE A CERTIFICATE OF HIS LIABILITY INSURANCE SHOWING THAT HE HAS PROCURED ADEQUATE INSURANCE TO COVER THE PROVISIONS OF PARAGRAPH TWO. THE INSURANCE AFFORDED BY THIS ENDORSEMENT IS ONLY WITH RESPECT TO THE FOLLOWING COVERAGE AND LIMITS OF LIABILITY.

COVERAGE

CONTRACTUAL LIABILITY

LIMITS OF LIABILITY

\$100,000.00 EACH OCCURRENCE  
PROPERTY DAMAGE  
\$25,000.00 BODILY INJURY TO ONE PERSON  
\$100,000.00 BODILY INJURY TO ALL PERSONS INSURED IN ANY ONE ACCIDENT

THIS ENDORSEMENT IS SUBJECT TO THE TERMS, CONDITIONS, LIMITATIONS AND AGREEMENTS OF THE POLICY TO WHICH IT IS ATTACHED INsofar AS THE SAME ARE NOT INCONSISTENT WITH THE SPECIFIC UNDERTAKINGS TO THIS ENDORSEMENT. FIFTEEN (15) DAYS PRIOR, WRITTEN NOTICE WILL BE GIVEN THE PERMIT SECTION IN THE EVENT OF CANCELLATION PRIOR TO EXPIRATION DATE.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

2040027316

Countersigned by.....  
Authorized Agent



THE HARTFORD

Policy Number  
10 CSE C30232E

Named Insured and Address

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein

Effective Date Effective hour is the same as stated in the Declarations of the policy.

Endt. No

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

PERSONAL INJURY LIABILITY INSURANCE

PERSONAL INJURY ARISING OUT OF DISCRIMINATION

IT IS AGREED THAT:

1. THE INSURANCE FOR PERSONAL INJURY LIABILITY IS AMENDED TO INCLUDE THE FOLLOWING GROUPS OF OFFENSES:

GROUP D- DISCRIMINATION BY REASON OF AGE, SEX, RELIGION OR NATIONAL OR RACIAL ORIGIN NOT COMMITTED BY OR AT THE DIRECTION OF THE INSURED OR ANY EXECUTIVE OFFICER, DIRECTOR, STOCKHOLDER, PARTNER OR MEMBER OF THE INSURED, BUT ONLY WITH RESPECT TO INJURY TO THE FEELINGS OR REPUTATION OF A NATURAL PERSON ARISING OUT OF SUCH DISCRIMINATION.

2. THE INSURANCE FOR DISCRIMINATION DOES NOT APPLY:

(A) TO PERSONAL INJURY SUSTAINED IN THE STATES OF NEW YORK OR OHIO, OR IN ANY OTHER STATE OR JURISDICTION WHERE INSURANCE FOR SUCH INJURY IS CONTRARY TO LAW OR PUBLIC POLICY;

(B) TO FINES OR PENALTIES;

(C) TO AMOUNTS CLAIMED OR AWARDED (WHETHER AS DAMAGES OR OTHERWISE) FOR WAGES, SALARIES OR OTHER FINANCIAL BENEFITS OR ADVANTAGES THAT THE INJURED PERSON WOULD HAVE RECEIVED, BUT FOR THE DISCRIMINATION, AS AN EMPLOYEE OR PROSPECTIVE EMPLOYEE OF ANY INSURED;

(D) TO CLASS ACTIONS OR TO ANY INDIVIDUAL CLAIM FOR DAMAGES WHICH IS INCLUDED WITHIN OR IS A PART OF ANY CLASS ACTION.

3. FURTHER: "EXCLUSION (C) OF PERSONAL INJURY COVERAGE IS REINSTATED.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company, provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement

FORM GH 102-1

2040027317





THE HARTFORD

PERSONAL INJURY LIABILITY INSURANCE  
COVERAGE PART

This Coverage Part forms a part of Policy No. 10 CSE 030232E issued by THE HARTFORD INSURANCE GROUP Company designated therein, and takes effect as of the effective date of said policy unless otherwise stated herein.

(For use only if this Coverage Part is effective after the effective date of the Policy)

This Coverage Part is effective  
policy issued to

(at the hour stated in the policy) and forms a part of the above designated

The Company, in consideration of the payment of the premium and subject to all of the provisions of the policy not expressly modified herein agrees with the named insured as follows:

## SCHEDULE

The insurance afforded is only with respect to personal injury arising out of an offense included within such of the following groups of offenses as are indicated by specific premium charge or charges.

Coverage	Limits of Liability
PI—Personal Injury Liability	\$4,000,000.000 aggregate
	Insured's participation

Groups of Offenses	Advance Premium
A. False Arrest, Detention or Imprisonment, or Malicious Prosecution	\$ INCL.
B. Libel, Slander, Defamation or Violation of Right of Privacy	\$ INCL.
C. Wrongful Entry or Eviction or Other Invasion of Right of Private Occupancy	\$ INCL.
Minimum Premium \$	Total Advance Premium \$ INCL.

Location and Description of Exposure	Premium Bases	Rates	Premium
AS PER SCHEDULE ON FILE WITH COMPANY			INCLUDED IN COMPOSITE RATE

Form Numbers of Endorsements forming part of this Coverage Part at issue:

AS PER LIST OF ENDTS FORM AL 8 2C

If the Policy Period is more than one year, the Premium is Payable:

On effective date of Policy \$ 1st Anniversary 2nd Anniversary \$

2040027318

The conditions and provisions printed on page PI-2 of this form are hereby referred to and made a part hereof

This Coverage Part shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this Coverage Part takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this Coverage Part.

Countersigned by

Authorized Agent



THE HARTFORD

Named Insured and Address

This endorsement forms a part of Policy No 10 CSE C30232E  
issued by THE HARTFORD INSURANCE GROUP company designated  
therein, and takes effect as of the effective date of said policy unless  
another effective date is stated herein

Effective date ..... 12.01 A.M., standard time  
at the address of the *named insured* as stated herein

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following.

PERSONAL INJURY LIABILITY INSURANCE

DELETION OF EXCLUSIONS (A) AND (C)

IT IS UNDERSTOOD AND AGREED THAT EXCLUSIONS (A) AND (C) OF FORM L 3525-0 PERSONAL INJURY  
LIABILITY INSURANCE COVERAGE PART ARE DELETED.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy other  
than as herein stated

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company, provided that if this endorsement takes effect  
as of the effective date of the policy and at issue of said policy forms a part thereof, countersignature on the declarations page of said policy by a  
duly authorized agent of the company shall constitute valid countersignature of this endorsement

Countersigned by...

Authorized Agent

Form AL-8-1 A Printed in U S A ISO

2040027319

PERSONAL INJURY LIABILITY INSURANCE  
COVERAGE PART

(continued)

**I. COVERAGE PI PERSONAL INJURY LIABILITY**

The company will pay on behalf of the *insured* all sums which the *insured* shall become legally obligated to pay as *damages* because of injury therein called "*personal injury*" sustained by any person or organization and arising out of one or more of the following offenses committed in the conduct of the *named insured's* business:

- Group A false arrest, detention or imprisonment, or malicious prosecution;
- Group B the publication or utterance of a libel or slander or of other defamatory or disparaging material, or a publication or utterance in violation of an individual's right of privacy;
- Group C wrongful entry or eviction, or other invasion of the right of private occupancy;

if such offense is committed during the policy period within the United States of America, its territories or possessions, or Canada, and the company shall have the right and duty to defend any suit against the *insured* seeking *damages* on account of such *personal injury* even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient, but the company shall not be obligated to pay any claim or judgment or to defend any suit after the applicable limit of the company's liability has been exhausted by payment of judgments or settlements.

**Exclusions**

This insurance does not apply:

- (a) to liability assumed by the *insured* under any contract or agreement;
- (b) to *personal injury* arising out of the wilful violation of a penal statute or ordinance committed by or with the knowledge or consent of any *insured*;
- (c) to *personal injury* sustained by any person as a result of an offense directly or indirectly related to the employment of such person by the *named insured*;
- (d) to *personal injury* arising out of any publication or utterance described in Group B, if the first injurious publication or utterance of the same or similar material by or on behalf of the *named insured* was made prior to the effective date of this insurance;
- (e) to *personal injury* arising out of any publication or utterance described in Group B concerning any person, organization or business enterprise, or his or its products or services, made by or at the direction of any *insured* with knowledge of the falsity thereof;
- (f) to *personal injury* arising out of any publication or utterance described in Group B made in the course of or related to advertising, broadcasting or telecasting activities conducted by or on behalf of the *named insured*.

**II. PERSONS INSURED**

Each of the following is an *insured* under this insurance to the extent set forth below:

- (a) if the *named insured* is designated in the declarations as an individual, the person so designated and his spouse;
- (b) if the *named insured* is designated in the declarations as a partnership or joint venture, the partnership or joint venture so designated and any partner or member thereof but only with respect to his liability as such;
- (c) if the *named insured* is designated in the declarations as other than an individual, partnership or joint venture, the organization so designated and any executive officer, director or stockholder thereof while acting within the scope of his duties as such.

This insurance does not apply to *personal injury* arising out of the conduct of any partnership or joint venture of which the *insured* is a partner or member and which is not designated in this policy as a *named insured*.

**III. LIMITS OF LIABILITY INSURED'S PARTICIPATION**

Regardless of the number of (1) *insureds* under this policy, (2) persons or organizations who sustain *personal injury*, or (3) claims made or suits brought on account of *personal injury*, the total limit of the company's liability under this coverage for all *damages* shall not exceed the limit of *personal injury* liability stated in the schedule as "aggregate".

If a participation percentage is stated in the schedule for the *insured*, the company shall not be liable for a greater proportion of any loss than the difference between such percentage and one hundred percent and the balance of the loss shall be borne by the *insured*; provided, the company may pay the *insured's* portion of a loss to effect settlement of the loss, and, upon notification of the action taken, the *named insured* shall promptly reimburse the company therefor.

**IV. ADDITIONAL DEFINITION**

When used in reference to this insurance:

"*damages*" means only those *damages* which are payable because of *personal injury* arising out of an offense to which this insurance applies.

2040027320

2040027321

2040027322

Endt. No.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

PERSONAL INJURY LIABILITY INSURANCE

EXTENSION OF COVERAGE PART

IT IS UNDERSTOOD AND AGREED THAT PERSONAL INJURY LIABILITY INSURANCE COVERAGE PART, FORM L 3525-C IS EXTENDED TO INCLUDE THE FOLLOWING DEFINITION:

"PERSONAL INJURY" MEANS INJURY, INCLUDING HUMILIATION AND ANY INJURY TO THE FEELINGS EMOTIONS OR REPUTATION OF A NATURAL PERSON ARISING OUT OF ONE OR MORE OF THE FOLLOWING OFFENSES COMMITTED DURING THE POLICY PERIOD:

1. FALSE ARREST, DETENTION OR IMPRISONMENT OR MALICIOUS PROSECUTION;
2. A PUBLICATION OR UTTERANCE
  - (A) OF A LIBEL OR SLANDER OR OTHER DEFAMATORY OR DISPARAGING MATERIAL OR,
  - (B) IN VIOLATION OF AN INDIVIDUAL'S RIGHT OF PRIVACY; EXCEPT PUBLICATIONS OR UTTERANCES IN THE COURSE OF OR RELATED TO ADVERTISING, BROADCASTING, PUBLISHING OR TELECASTING ACTIVITIES, WHICH SHALL BE DEEMED TO INCLUDE BUT SHALL NOT BE LIMITED TO, ACTS COMMITTED OR ALLEGED TO HAVE BEEN COMMITTED IN THE ACQUISITION, RESEARCHING, FILMING, VIDEOTAPING PREPARATION, UTTERANCE OR DISSEMINATION OF MATTER PUBLISHED, REPUBLISHED, PRODUCED, PRINTED, DISTRIBUTED, LEASED, BROADCAST, TELECAST, CABLECAST, SYNDICATED, EXHIBITED OR ADVERTISED DURING THE POLICY PERIOD CONDUCTED BY OR ON BEHALF OF THE NAMED INSURED SHALL NOT BE DEEMED PERSONAL INJURY.
3. WRONGFUL ENTRY OR EVICTION, OR OTHER INVASION OF THE RIGHT OF PRIVATE OCCUPANCY; OR
4. MALPRACTICE (HEREINAFTER CALLED "MALPRACTICE INJURY") OR DISCRIMINATION.

2040027323

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

Countersigned by.....  
Authorized Agent



THE HARTFORD

Policy Number

1C CSE C30232E

Named Insured and Address

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein

Effective Date

Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

PERSONAL INJURY LIABILITY INSURANCE

ELIMINATIONS OF EXCLUSION "C" AND "D"

IT IS AGREED THAT AS RESPECTS FORM GH 102, PERSONAL INJURY ARISING OUT OF DISCRIMINATION EXCLUSIONS C AND D ARE ELIMINATED EXCEPT WHERE PAYMENTS FOR INSURANCE PURPOSES IS CONTRARY TO LAW OR PUBLIC POLICY.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company, provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement

2040027324

Amendment — Limits of Liability  
(Single Limit)



THE HARTFORD

THIS ENDT APPLIES TO ALL STATES EXCEPT TEXAS.

Named Insured and Address

This endorsement forms a part of Policy No. 10 CSE C30232E issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective date ..... Effective hour is the same as stated in the Declarations of the policy.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following

COMPREHENSIVE GENERAL LIABILITY INSURANCE	— (Coverage Part "CGL")
COMPLETED OPERATIONS AND PRODUCTS LIABILITY INSURANCE	— (Coverage Part "CO/PR")
MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE	— (Coverage Part "MC")
OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE	— (Coverage Part "OLT")
CONTRACTUAL LIABILITY INSURANCE	— (Coverage Part "K")
OWNERS' AND CONTRACTORS' PROTECTIVE LIABILITY INSURANCE	— (Coverage Part "OCP")

#### SCHEDULE

The limit of the company's liability against the following coverages, as afforded under the provisions of each Coverage Part designated by symbol herein, shall be as stated herein, subject to all the terms of this endorsement and the policy having reference thereto.

Coverages	Coverage Parts	Limits of Liability
	"CGL" "K"	\$ 2,000,000 each occurrence
Bodily Injury Liability and Property Damage Liability	"CGL" "K"	\$ 4,000,000 aggregate — Division 1
		\$ ,000 aggregate — Division 2
Bodily Injury Liability and Property Damage Liability		\$ ,000 each occurrence

Division 1 — Applicable to damages because of **bodily injury and property damage** as specified in paragraph (b) in the "Limits of Liability" provision of this endorsement.

Division 2 — Applicable to damages because of all **bodily injury and property damage** as stated in paragraph (c) in the "Limits of Liability" provision of this endorsement.

It is agreed that, with respect to each of the Coverage Parts designated in the Schedule of this endorsement, the "Limits of Liability" provision thereof is amended to read as follows.

#### LIMITS OF LIABILITY

Regardless of the number of (1) insureds under this policy, (2) persons or organizations who sustain **bodily injury** or **property damage**, (3) claims made or suits brought on account of **bodily injury** or **property damage** or (4) **automobiles** or **mobile equipment** to which this policy applies, the company's liability is limited as follows.

#### Bodily Injury Liability and Property Damage Liability Coverage

- (a) The limit of liability stated in the Schedule of this endorsement as applicable to "each occurrence" is the total limit of the company's liability under all Coverage Parts designated in the Schedule with respect to such stated limit of liability for all damages because of **bodily injury**, including damages for care and loss of services, and all **property damage** as the result of any one occurrence; provided that, with respect to any one occurrence for which notice of this policy is given in lieu of security or when this policy is certified as proof of financial responsibility for the future under the provisions of the motor vehicle financial responsibility law of any state or province, such limit of liability shall be applied to provide the separate limits required by such law, but the separate application of such limit shall not increase the total limit of the company's liability.

2040027325



(b) The limit of liability, if any, stated in the Schedule of this endorsement as "aggregate — **Division 1**" is, subject to provision (a) hereof respecting each occurrence, the total liability of the company under all Coverage Parts designated in the Schedule with respect to such stated limit of liability for all damages because of all **bodily injury and property damage** which is included in any of the numbered subparagraphs below and in subparagraph (3), with respect either to the **bodily injury or property damage**, or to the **bodily injury and property damage** (within one or both the hazards identified therein) for which insurance is actually afforded under at least one such Coverage Part:

- (1) all **property damage** arising out of premises or operations rated on a remuneration basis or contractor's equipment rated on a receipts basis, including **property damage** for which liability is assumed under any **incidental contract** relating to such premises or operations, but excluding **property damage** included in subparagraph (2) below;
- (2) all **property damage** arising out of and occurring in the course of operations performed for the **named insured** by independent contractors and general supervision thereof by the **named insured**, including any such **property damage** for which liability is assumed under any **incidental contract** relating to such operations, but this subparagraph (2) does not include **property damage** arising out of maintenance or repairs at premises owned by or rented to the **named insured** or structural alterations at such premises which do not involve changing the size of or moving buildings or other structures;
- (3) all **bodily injury and property damage** included within the **completed operations hazard** and all **bodily injury and property damage** included within the **products hazard**;
- (4) all **property damage** for which liability is assumed under any contract, other than an **incidental contract**, to which the Contractual Liability Insurance, if afforded, applies.

Such "aggregate — **Division 1**" limit shall apply separately:

- (i) to the **property damage** included in subparagraphs (1) and (2) and separately with respect to each project away from premises owned by or rented to the **named insured**;
  - (ii) to the sum of the damages for all **bodily injury and property damage** included in subparagraph (3) and for which insurance, if any, is afforded as stated in paragraph (b) above;
  - (iii) to the **property damage** included in subparagraph (4) and separately with respect to each project away from premises owned by or rented to the **named insured**.
- (c) The limit of liability, if any, stated in the Schedule of this endorsement as "aggregate — **Division 2**" is, subject to provision (a) hereof respecting each occurrence, the total liability of the company under all Coverage Parts designated in the Schedule with respect to such stated limit of liability for all damages because of all **bodily injury and property damage**.
- (d) For the purpose of determining the limit of the company's liability, all **bodily injury and property damage** arising out of continuous or repeated exposure to substantially the same general conditions shall be considered as arising out of one occurrence.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

Countersigned by.....  
Authorized Agent

2040027326

(b) The limit of liability, if any, stated in the Schedule of this endorsement as "aggregate — Division 1" is, subject to provision (a) hereof respecting "each occurrence", the total liability of the company under all Coverage Parts designated in the Schedule with respect to such stated limit of liability for all damages because of all *bodily injury* and *property damage* which is included in any of the numbered subparagraphs below and, in subparagraph (3), with respect either to the *bodily injury* or *property damage*, or to the *bodily injury* and *property damage* (within one or both the hazards identified therein) for which insurance is actually afforded under at least one such Coverage Part.

(1) all *property damage* arising out of premises or operations rated on a remuneration basis or contractor's equipment rated on a receipts basis, including *property damage* for which liability is assumed under any *incidental contract* relating to such premises or operations, but excluding *property damage* included in subparagraph (2) below;

(2) all *property damage* arising out of and occurring in the course of operations performed for the *named insured* by independent contractors and general supervision thereof by the *named insured*, including any such *property damage* for which liability is assumed under any *incidental contract* relating to such operations, but this subparagraph (2) does not include *property damage* arising out of maintenance or repairs at premises owned by or rented to the *named insured* or structural alterations at such premises which do not involve changing the size of or moving buildings or other structures;

(3) all *bodily injury* and *property damage* included within the *completed operations hazard* and all *bodily injury* and *property damage* included within the *products hazard*;

(4) all *property damage* for which liability is assumed under any contract, other than an *incidental contract*, to which the Contractual Liability Insurance, if afforded, applies.

Such "aggregate — Division 1" limit shall apply separately:

(i) to the *property damage* included in subparagraphs (1) and (2) and separately with respect to each project away from premises owned by or rented to the *named insured*;

(ii) to the sum of the damages for all *bodily injury* and *property damage* included in subparagraph (3) and for which insurance, if any, is afforded as stated in paragraph (b) above;

(iii) to the *property damage* included in subparagraph (4) and separately with respect to each project away from premises owned by or rented to the *named insured*.

(c) The limit of liability, if any, stated in the Schedule of this endorsement as "aggregate — Division 2" is, subject to provision (a) hereof respecting "each occurrence", the total liability of the company under all Coverage Parts designated in the Schedule with respect to such stated limit of liability for all damages because of all *bodily injury* and *property damage*.

(d) For the purpose of determining the limit of the company's liability, all *bodily injury* and *property damage* arising out of continuous or repeated exposure to substantially the same general conditions shall be considered as arising out of one *occurrence*.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

Countersigned by

Authorized Agent

2040027327

Amendment Limits of Liability  
(Single Limit)



THE HARTFORD

THIS ENDT. APPLIES TO THE STATE OF TEXAS ONLY.

Named Insured and Address

This endorsement forms a part of Policy No. 10 CSE C30232E issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective date Effective hour is the  
same as stated in the Declarations of the policy.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE	— (Coverage Part "CGL")
COMPREHENSIVE AUTOMOBILE LIABILITY INSURANCE	— (Coverage Part "CAL")
MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE	— (Coverage Part "MC")
OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE	— (Coverage Part "OLT")
CONTRACTUAL LIABILITY INSURANCE	— (Coverage Part "K")

**SCHEDULE**

The limit of the company's liability against the following coverages, as afforded under the provisions of each Coverage Part designated by symbol herein, shall be as stated herein, subject to all the terms of this endorsement and the policy having reference thereto.

Coverages	Coverage Parts	Limits of Liability
Bodily Injury Liability and Property Damage Liability	"CGL" "K"	\$ 2,000 , 000 each occurrence
	"CGL" "K"	\$ 4,000 , 000 aggregate — Division 1
		\$ , 000 aggregate — Division 2
Bodily Injury Liability and Property Damage Liability		\$ , 000 each occurrence

Division 1 — Applicable to damages because of *bodily injury* and *property damage* as specified in paragraph (b) in the "Limits of Liability" provision of this endorsement.

Division 2 — Applicable to damages because of all *bodily injury* and *property damage* as stated in paragraph (c) in the "Limits of Liability" provision of this endorsement.

It is agreed that, with respect to each of the Coverage Parts designated in the Schedule of this endorsement, the "Limits of Liability" provision thereof is amended to read as follows:

**LIMITS OF LIABILITY**

Regardless of the number of (1) *insureds* under this policy, (2) persons or organizations who sustain *bodily injury* or *property damage*, (3) claims made or suits brought on account of *bodily injury* or *property damage* or (4) *automobiles* or *mobile equipment* to which this policy applies, the company's liability is limited as follows:

**Bodily Injury Liability and Property Damage Liability Coverage**

- (a) The limit of liability stated in the Schedule of this endorsement as applicable to "each occurrence" is the total limit of the company's liability under all Coverage Parts designated in the Schedule with respect to such stated limit of liability for all damages because of *bodily injury*, including damages for care and loss of services, and all *property damage* as the result of any one occurrence; provided that, with respect to any one occurrence for which notice of this policy is given in lieu of security or when this policy is certified as proof of financial responsibility for the future under the provisions of the motor vehicle financial responsibility law of any state or province, such limit of liability shall be applied to provide the separate limits required by such law, but the separate application of such limit shall not increase the total limit of the company's liability.

2040027328

## Deductible Liability Insurance



THE HARTFORD

Policy Number

10 CSE C30232E

Named Insured and Address

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date

Effective hour is the same as stated in the Declarations of the policy.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE  
MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE  
OWNERS' AND CONTRACTORS' PROTECTIVE LIABILITY INSURANCE  
OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE  
CONTRACTUAL LIABILITY INSURANCE

## SCHEDULE

Coverage	Amount and Basis of Deductible	
Bodily Injury Liability	\$ .....per claim	\$ 500,000 .....per occurrence
Property Damage Liability	\$ .....per claim	\$ 500,000 .....per occurrence

Application of Endorsement (Enter here any limitations on the application of this endorsement. If no limitation is entered, the deductibles apply to all loss however caused):

It is agreed that:

- With respect to the company's obligation under the Bodily Injury Liability and Property Damage Liability Coverages to pay damages on behalf of the insured, the limit of liability shown in this policy as being applicable to "each occurrence" for such coverages shall be reduced by the amount of the deductible stated in the schedule below as applicable to such coverages. The limit of liability shown in this policy as "aggregate", if any, for such coverages shall not be reduced by the application of such deductible amount.
- The deductible amounts stated in the schedule apply as follows:
  - PER CLAIM BASIS** — if the deductible is on a "per claim" basis, the deductible amount applies under the Bodily Injury Liability or Property Damage Liability Coverage, respectively, to all damages because of *bodily injury* sustained by one person, or to all *property damage* sustained by one person or organization, as the result of any one occurrence.
  - PER OCCURRENCE BASIS** — if the deductible is on a "per occurrence" basis, deductible amount applies under the Bodily Injury Liability or Property Damage Liability Coverage, respectively, to all damages because of all *bodily injury* or *property damage* as a result of any one occurrence, regardless of the number of persons or organizations which sustain damages because of that occurrence.
- The terms of the policy, including those with respect to (a) the company's rights and duties with respect to the defense of suits and (b) the insured's duties in the event of an occurrence apply irrespective of the application of the deductible amount.
- The company may pay any part or all of the deductible amount to effect settlement of any claim or suit and, upon notification of the action taken, the named insured, shall promptly reimburse the company for such part of the deductible amount as has been paid by the company.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

2040027329

Countersigned by, .....

Authorized Agent

ADDITIONAL INSURED  
(Employees)



THE HARTFORD

Named Insured and Address

This endorsement forms a part of Policy No. \_\_\_\_\_  
issued by THE HARTFORD INSURANCE GROUP company design-  
ated therein, and takes effect as of the effective date of said policy  
unless another effective date is stated herein.

Effective date

12:01 A. M., standard time at the address of the *named insured* a  
stated herein.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE  
MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE  
OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE  
OWNERS' AND CONTRACTORS' PROTECTIVE LIABILITY INSURANCE  
STOREKEEPERS' LIABILITY INSURANCE

It is agreed that the "Persons Insured" provision is amended to include any employee of the *named insured* while acting within the scope of his duties  
as such, but the insurance afforded to such employee does not apply:

- 1 to *bodily injury* to (a) another employee of the *named insured* arising out of or in the course of his employment or (b) the *named insured* or,  
if the *named insured* is a partnership or joint venture, any partner or member thereof;
- 2 to *property damage* to property owned, occupied or used by, rented to, in the care, custody or control of, or over which physical control is  
being exercised for any purpose by (a) another employee of the *named insured* or (b) the *named insured*, or, if the *named insured* is a partner-  
ship or joint venture, any partner or member thereof.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other  
than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes  
effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy  
by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

Countersigned by

Authorized Agent

Form L-3022-0 Printed in U.S.A. (Ed. 20-06-07-66)

2040027330



THE HARTFORD

Policy Number

10 CSE C30232E

Named Insured and Address

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein

Effective Date

Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following

COMPREHENSIVE GENERAL LIABILITY INSURANCE

DELETION OF FELLOW EMPLOYEE EXCLUSION 1 (A)

IT IS UNDERSTOOD AND AGREED THAT AS RESPECTS FORM L 3022-O ADDITIONAL INSURED EMPLOYEES, EXCLUSION

- 1 (A) WHICH REFERS TO BODILY INJURY TO ANOTHER EMPLOYEE OF THE NAMED INSURED ARISING OUT OF OR IN THE COURSE OF HIS EMPLOYMENT, IS DELETED AT THE OPTION PHILIP MORRIS INCORPORATED EITHER BEFORE OR AFTER LOSS.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

2040027331

Countersigned by



THE HARTFORD

Named Insured and Address

Policy Number

10 CSE C30232E

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date

Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE

ADDITIONAL NAMED INSURED ENDORSEMENT

THIS POLICY IS EXTENDED TO INCLUDE "THE WHITNEY MUSEUM OF AMERICAN ART" AS A NAMED INSURED WITH RESPECT TO OCCURRENCE AT THE MUSEUM AND COVERED PEDESTRIAN SPACE AT 120 PARK AVENUE, NEW YORK, N.Y.

Nothing herein contained shall be held to vary, waive, alter or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company, provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement

2040027332

Countersigned by



THE HARTFORD

Policy Number

10 CSE C30232E

Named Insured and Address

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein

Effective Date

Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following

COMPREHENSIVE GENERAL LIABILITY INSURANCE

ADDITIONAL INSURED (STATE OR POLITICAL SUBDIVISION PERMITS)

IT IS AGREED THAT THE "PERSONS INSURED" PROVISION INCLUDES AS AN INSURED ANY STATE OR POLITICAL SUBDIVISION THEREOF DESIGNATED IN THE SCHEDULE BELOW, SUBJECT TO THE FOLLOWING ADDITIONAL PROVISIONS:

1. THE INSURANCE APPLIES ONLY WITH RESPECT TO OPERATIONS PERFORMED BY OR ON BEHALF OF THE NAMED INSURED FOR WHICH THE STATE OR POLITICAL SUBDIVISION HAS ISSUED A PERMIT.
2. THE INSURANCE DOES NOT APPLY TO BODILY INJURY OR PROPERTY DAMAGE (A) ARISING OUT OF OPERATIONS PERFORMED FOR THE STATE OR MUNICIPALITY, OR (B) INCLUDED WITHIN THE COMPLETED OPERATIONS HAZARD.

SCHEDULE

DESIGNATION OF STATE OR POLITICAL SUBDIVISION:

LIMITS OF PROPERTY DAMAGE LIABILITY

\$1,000,000 EACH OCCURRENCE

\$1,000,000 AGGREGATE

ANNUAL PREMIUM \$ INCLUDED IN COMPOSITE RATE

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

2040027333



# ADDITIONAL INSURED

(Premises Leased to the Named Insured)



THE HARTFORD

Named Insured and Address

Policy Number

10 CSE C30232E

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date

Effective hour is the same as stated in the Declarations of the policy.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE  
MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE  
OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE  
STOREKEEPERS' LIABILITY INSURANCE

It is agreed that the "Persons Insured" provision is amended to include as an insured the person or organization designated below, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises designated below leased to the named insured, and subject to the following additional exclusions:

The insurance does not apply:

1. to any occurrence which takes place after the named insured ceases to be a tenant in said premises;
2. to structural alterations, new construction or demolition operations performed by or on behalf of the person or organization designated below.

## SCHEDULE

Designation of Premises (Part Leased to Named Insured)	Name of Person or Organization (Additional Insured)	Premiums	
		Bodily Injury Liability	Property Damage Liability
LESSORS OR OTHERS WHERE REQUIRED IN THE LEASE AS PER SCHEDULE ON FILE WITH COMPANY.		INCLUDED IN COMPOSITE	

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company, provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

Countersigned by

Authorized Agent

2040027334



THE HARTFORD

Named Insured and Address

Policy Number

10 CSE C30232E

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date

Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following

COMPREHENSIVE GENERAL LIABILITY INSURANCE

MISSION VIEJO COMPANY - ADDITIONAL INSURED

IT IS HEREBY UNDERSTOOD AND AGREED THAT INDIVIDUALS WHO ARE HIRED UNDER CONTRACT BY MISSION VIEJO COMPANY TO PERFORM SERVICES IN CONNECTION WITH SOCIAL OR ATHLETIC ACTIVITIES FOR OR ON BEHALF OF MISSION VIEJO COMPANY SHALL BE INCLUDED UNDER THE "PERSON INSURED" PROVISION OF THE COMPREHENSIVE GENERAL LIABILITY INSURANCE COVERAGE PART, (FORM L 3503-1) FORMING PART OF THIS POLICY.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company, provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

2040027335

Countersigned by



THE HARTFORD

Named Insured and Address

Policy Number  
10 CSE C30232E

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date Effective hour is the same as stated in the Declarations of the policy.

Endt. No

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE  
CONTRACTUAL LIABILITY INSURANCE  
PERSONAL INJURY LIABILITY INSURANCE  
ELEVATOR COLLISION INSURANCE

ADDITIONAL INSURED RENTAL AGENTS

IT IS HEREBY UNDERSTOOD AND AGREED THAT THE  
"PERSONS INSURED" PROVISION IS AMENDED TO  
INCLUDE RENTAL AGENTS. THIS COVERAGE APPLIES  
ONLY AS RESPECTS OPERATIONS OF PHILIP MORRIS  
INCORPORATED.

Nothing herein contained shall be held to vary, waive, alter or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company, provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement

2040027336

Countersigned by

Form AL-8-2 B Printed in U S A ISO

Authorized Agent



THE HARTFORD

Policy Number  
10 CSE C30232E

Named Insured and Address

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date

Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following

COMPREHENSIVE GENERAL LIABILITY INSURANCE  
CONTRACTUAL LIABILITY INSURANCE  
PERSONAL INJURY LIABILITY INSURANCE  
ELEVATOR COLLISION INSURANCE

AMENDMENT TO PERSONS INSURED ENDORSEMENT

IT IS HEREBY UNDERSTOOD AND AGREED THAT THE "PERSONS INSURED" PROVISION IS AMENDED TO INCLUDE PERSONS OR ORGANIZATIONS WHERE PHILIP MORRIS INCORPORATED AGREES PRIOR TO LOSS AND WHERE THE COMPANY IS GIVEN WRITTEN NOTICE WITHIN NINETY (90) DAYS.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company, provided that if this endorsement takes effect as of the effective date of the policy and at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement

2040027337

Additional Insured  
(Designated Vendors — Broad Form)



THE HARTFORD

Policy Number

10 CSE C30232E

Named Insured and Address

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein

Effective Date

Effective hour is the same as stated in the Declarations of the policy

Endt No

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following

COMPREHENSIVE GENERAL LIABILITY INSURANCE  
COMPLETED OPERATION AND PRODUCTS LIABILITY INSURANCE  
COMPREHENSIVE — PLUS SPECIAL GENERAL LIABILITY INSURANCE

It is agreed that the "Persons Insured" provision is amended to include any person or organization designated below (herein referred to as "vendor") as an insured but only with respect to the distribution or sale in the regular course of the vendor's business of the named insured's products designated below subject to the following additional provisions

- 1 The insurance with respect to the vendor does not apply to
  - (a) any express warranty unauthorized by the named insured
  - (b) bodily injury or property damage arising out of
    - (i) any physical or chemical change in the form of the product made intentionally by the vendor
    - (ii) repacking, unless unpacked solely for the purpose of inspection, demonstration, testing or the substitution of parts under instruction from the manufacturer and then repacked in the original container,
    - (iii) demonstration, installation, servicing or repair operations, except such operations performed at the vendor's premises in connection with the sale of the product, or
    - (iv) products which after distribution or sale by the named insured have been labeled or relabeled or used as a container, part or ingredient of any other thing or substance by or for the vendor
- 2 The insurance does not apply to any person or organization as insured from whom the named insured has acquired such products or any ingredient, part or container entering into accompanying or containing such products

Designation of Person or  
Organization

Designation of Named  
Insured's Products

IT IS AGREED THAT THE ADDITIONAL INSURED VENDORS  
BROAD FORM SHALL APPLY AT THE OPTION OF

ALL PRODUCTS

PHILIP MORRIS INCORPORATED

EITHER BEFORE OR AFTER LOSS.

Nothing herein contained shall be held to vary, waive, alter or extend any of the terms, conditions, agreements or declarations of the policy other than as herein stated

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company, provided that this endorsement takes effect as of the effective date of the policy and at issue of said policy, forms a part thereof; countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement

2040027338

Countersigned by

Authorized Agent

# POLLUTION HAZARD EXCLUSION

THE ENDT IS APPLICABLE TO ALL STATES EXCEPT N.J.

THE HARTFORD 

Named Insured and Address

Policy Number  
10 CSE C30232E

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

It is agreed that each and every exclusion forming a part of the policy and relating to the discharge, dispersal, release or escape of smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste material or other irritants, contaminants or pollutants is replaced by the following exclusion:

The company shall have no obligation under this policy:

- (1) to investigate, settle or defend any claim or suit against any **insured** alleging actual or threatened injury or damage of any nature or kind to persons or property which arises out of or would not have occurred but for the **pollution hazard**; or
- (2) to pay any damages, judgments, settlements, loss, costs or expenses that may be awarded or incurred as a result of any such claim or suit or any such injury or damage, or in complying with any action authorized by law and relating to such injury or damage.

As used in this endorsement, "**pollution hazard**" means an actual exposure or threat of exposure to the corrosive, toxic or other harmful properties of any solid, liquid, gaseous or thermal pollutants, contaminants, irritants or toxic substances, including smoke, vapors, soot, fumes, acids or alkalis, and waste material, consisting of or containing any of the foregoing.

Accepted By: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

2040027339

Countersigned by .....  
Authorized Agent

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following

COMPREHENSIVE GENERAL LIABILITY INSURANCE  
CONTRACTUAL LIABILITY INSURANCE  
PERSONAL INJURY LIABILITY INSURANCE  
ELEVATOR COLLISION INSURANCE

ASBESTOS HAZARD EXCLUSION ENDORSEMENT

It is agreed that such insurance as is afforded by the policy is subject to the following additional exclusion:

The company shall have no obligation under this policy:

- (1) To investigate, settle or defend any claim or suit against any insured alleging actual or threatened injury or damage of any nature or kind to persons or property which arises out of or would not have occurred but for the Asbestos Hazard; or
- (2) To pay, contribute to or indemnify another for any damages, judgments, settlements, loss, costs or expenses that may be awarded or incurred by reason of any such claim or suit or any such injury or damage, or in complying with any action authorized by law and relating to such injury or damage.

As used in this endorsement, "Asbestos Hazard" means:

- (a) An actual exposure or threat of exposure to the harmful properties of Asbestos, or
- (b) The presence of Asbestos in any place, whether or not within a building or structure,

"Asbestos" means the mineral in any form, including but not limited to fibers or dust.

Accepted By: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_

2040027340

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company, provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

Countersigned by

Authorized Agent

**Employers Liability Exclusion -  
Amendatory Endorsement**



**THE HARTFORD**

Policy Number

Named Insured and Address

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date

Effective hour is the same as stated in the Declarations of the policy.

Endt No

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following

COMPREHENSIVE GENERAL LIABILITY INSURANCE  
MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE  
OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE  
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY INSURANCE  
STOREKEEPERS INSURANCE  
SMP LIABILITY INSURANCE

It is agreed that the exclusion relating to **bodily injury** to any employee of the **insured** is deleted and replaced by the following:

This insurance does not apply:

- (i) to **bodily injury** to any employee of the **insured** arising out of and in the course of his employment by the **insured** for which the **insured** may be held liable as an employer or in any other capacity;
- (ii) to an obligation of the **insured** to indemnify or contribute with another because of damages arising out of the **bodily injury**; or
- (iii) to **bodily injury** sustained by the spouse, child, parent, brother, or sister of an employee of the **insured** as a consequence of **bodily injury** to such employee arising out of and in the course of his employment by the **insured**;

This exclusion applies to all claims and suits by any person or organization for damages because of such **bodily injury** including damages for care and loss of services.

This exclusion does not apply to liability assumed by the **insured** under an **incidental contract**.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

Countersigned by .....  
Authorized Agent





THE HARTFORD

Policy Number  
10 CSE C30232E

Named Insured and Address

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE

CONTRACTUAL LIABILITY INSURANCE

EXCLUSION OF HEALTH HAZARD ENDORSEMENT

IT IS AGREED THAT THIS POLICY DOES NOT APPLY TO BODILY INJURY, SICKNESS, DISEASE OR DEATH CAUSED, OR ALLEGED TO HAVE BEEN CAUSED IN WHOLE OR IN PART, BY CONTINUOUS OR REPEATED USE OF ANY TOBACCO OR TOBACCO PRODUCTS, MANUFACTURED, SOLD HANDLED OR DISTRIBUTED BY THE NAMED INSURED. THE WORDS "TOBACCO" OR "TOBACCO PRODUCTS" AS USED HEREIN, INCLUDES ANY SUBSTANCE OR INGREDIENT USED IN OR AS A PART OF ANY TOBACCO OR TOBACCO PRODUCT, AND ALSO INCLUDES ANY PRODUCT OF WHICH ANY TOBACCO OR TOBACCO PRODUCT IS A COMPONENT PART.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company, provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

2040027342

Exclusion Completed Operations  
and Products Hazards



THE HARTFORD

Policy Number

Named Insured and Address

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date

Effective hour is the same as stated  
in the Declarations of the policy.

Endl No

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following

COMPREHENSIVE GENERAL LIABILITY INSURANCE

It is agreed that such insurance as is afforded by the Bodily Injury Liability Coverage and the Property Damage Liability Coverage does not apply to bodily injury or property damage included within the Completed Operations Hazard or the Products Hazard.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company, provided that if this endorsement takes effect as of the effective date of the policy and at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

Countersigned by

Authorized Agent

Form L-3014-0 Printed in U.S.A. (ISO GL-21 04 07 66)

2040027343



THE HARTFORD

Named Insured and Address

Policy Number  
10 CSE C30232E

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date Effective hour is the same as stated in the Declarations of the policy.

Endt. No

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE  
CONTRACTUAL LIABILITY INSURANCE  
PERSONAL INJURY LIABILITY INSURANCE  
ELEVATOR COLLISION INSURANCE

ENTITIES EXCLUDED ENDORSEMENT

BENSON & HEDGES OF CANADA, LTD.

PHILIP MORRIS DE PUERTO RICO

TAYLOR GROUP, INC.

~~GENERAL FREEZE DRIED FOODS, INC.~~

GENERAL FOODS CORPORATION

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company, provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

2040027344



THE HARTFORD

Policy Number  
10 CSE C30232E

Named Insured and Address

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date Effective hour is the same as stated in the Declarations of the policy.

Endt No

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following

ERRORS AND OMISSIONS LIABILITY INSURANCE

LAWYERS PROFESSIONAL LIABILITY COVERAGE ENDORSEMENT-CONTINUED

IV. LIMITS OF LIABILITY

REGARDLESS OF THE NUMBER OF (1) INSURED UNDER THIS POLICY, OR (2) CLAIMS MADE OR SUITS BROUGHT ON ACCOUNT OF ALLEGED ACTS, ERRORS OR OMISSIONS BY AN INSURED, THE COMPANY'S LIABILITY IS LIMITED AS FOLLOWS:

THE LIMIT OF LIABILITY STATED IN THE SCHEDULE AS APPLICABLE TO "EACH CLAIM" IS THE TOTAL LIMIT OF THE COMPANY'S LIABILITY, INCLUDING LIABILITY FOR ALL DAMAGES AND FOR ALL COSTS, EXPENSES AND PREMIUMS FOR RELEASE OF ATTACHMENTS OR APPEAL BONDS DESCRIBED IN DIVISIONS (A) AND (B) OF THE "EXPENSES" PROVISION AND INCURRED IN ACCORDANCE THEREWITH, ON ACCOUNT OF EACH CLAIM TO WHICH THIS INSURANCE APPLIES.

FOR THE PURPOSE OF APPLYING THE LIMITS OF THE COMPANY'S LIABILITY, ALL DAMAGES CLAIMED BY ONE PERSON OR ORGANIZATION AS THE RESULT OF A SERIES OF ACTS, ERRORS OR OMISSIONS SHALL BE CONSIDERED AS COMPRISING ONE CLAIM.

THE LIMIT OF LIABILITY STATED IN THE SCHEDULE AS "AGGREGATE" IS, SUBJECT TO THE ABOVE PROVISIONS RESPECTING "EACH CLAIM", THE TOTAL LIMIT OF THE COMPANY'S LIABILITY INCLUDING LIABILITY FOR ALL DAMAGES AND FOR ALL SUCH COSTS, EXPENSES AND BOND PREMIUMS INCURRED, ON ACCOUNT OF ALL CLAIMS TO WHICH THIS INSURANCE APPLIES.

V. POLICY TERRITORY

THIS INSURANCE APPLIES ONLY TO ACTS, ERRORS OR OMISSIONS WHICH OCCUR WITHIN THE POLICY TERRITORY.

VI. AMENDED CONDITION

OTHER INSURANCE THIS INSURANCE SHALL BE EXCESS INSURANCE OVER ANY OTHER VALID AND COLLECTIBLE INSURANCE AVAILABLE TO THE INSURED. AND SHALL NOT CONTRIBUTE WITH ANY SUCH OTHER INSURANCE.

2040027345

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company, provided that if this endorsement takes effect as of the effective date of the policy and at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by duly authorized agent of the company shall constitute valid countersignature of this endorsement.

Countersigned by.....

Authorized Agent



THE HARTFORD

Named Insured and Address

Policy Number  
10 CSE C30232E

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE

CONTRACTUAL LIABILITY INSURANCE

SPECIAL ENDORSEMENT #2

IT IS UNDERSTOOD AND AGREED THAT AS RESPECTS, ENTERTAINMENT ACTIVITIES OF PHILIP MORRIS INCORPORATED, THIS POLICY SHALL ACT AS EXCESS ABOVE NATIONAL UNION FIRE INSURANCE COMPANY POLICY # MGA906-09-23 AND DEDUCTIBLE LIABILITY INSURANCE, FORM L 4388-C SHALL NOT APPLY. IN ABSENCE OF THE ABOVE FORM MENTIONED COVERAGE DEDUCTIBLE LIABILITY INSURANCE, FORM L 4388-O, IS REINSTATED.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company, provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by duly authorized agent of the company shall constitute valid countersignature of this endorsement.

204002734



THE HARTFORD

Named Insured and Address

Policy Number

10 CSE C30232E

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date

Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE

INCIDENTAL MALPRACTICE ENDORSEMENT

IT IS AGREED THAT INJURY, SICKNESS OR DISEASE, INCLUDING DEATH AT ANY TIME RESULTING THEREFROM, CAUSE OR ALLEGED TO HAVE BEEN CAUSED BY MALPRACTICE, ERROR OR MISTAKE IN RENDERING OR PROFESSIONAL SERVICES OR TREATMENT OR THE OMISSION THEREOF SHALL BE DEEMED TO BE ACCIDENTALLY CAUSED WITHIN THE MEANING OF SUCH TERMS IN PART 1 AND ELSEWHERE IN THE POLICY WHEN APPLICABLE THERETO, AND THAT ALL MALPRACTICE, ERROR OR MISTAKE IN RENDERING OR OMISSION OF SUCH SERVICES OR TREATMENT TO ANY ONE PERSON SHALL BE DEEMED ONE OCCURRENCE.

IT IS AGREED THAT SUCH INSURANCE AS IS AFFORDED BY THE POLICY WITH RESPECT TO MALPRACTICE INCLUDING ERROR, MISTAKE OR OMISSION IN THE RENDERING OF MEDICAL PROFESSIONAL SERVICES. ALSO APPLIES TO ANY NURSE, PHYSICIAN, NURSE'S AIDE OR OTHER HEALTH PROFESSIONAL WHILE ACTING ON BEHALF OF THE NAMED INSURED. THE INSURANCE AFFORDED TO SUCH ADDITIONAL INSUREDS BY THIS ENDORSEMENT DOES NOT APPLY:

1. TO LIABILITY ARISING OUT OF THE PERFORMANCE OF A CRIMINAL ACT OR BY A PERSON WHILE UNDER THE INFLUENCE OF INTOXICANTS OR NARCOTICS.
2. TO LIABILITY ASSUMED BY THE ADDITIONAL INSURED UNDER ANY AGREEMENT GUARANTEEING THE RESULT OF ANY TREATMENT.

THE INSURANCE AS RESPECTS ANY PHYSICIAN WHILE EMPLOYED BY THE NAMED INSURED ON A FULL-TIME BASIS SHALL APPLY WHILE SUCH PHYSICIAN IS PERFORMING SERVICES OR TREATMENT OUTSIDE THE EMPLOYMENT OF THE NAMED INSURED; PROVIDED THAT SUCH PHYSICIAN RECEIVES NO FEE OR PAYMENT FOR SUCH SERVICES OR TREATMENT. THE INSURANCE AFFORDED BY THIS ENDORSEMENT SHALL BE EXCESS INSURANCE OVER ANY OTHER VALID AND COLLECTIBLE INSURANCE.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company, provided that if this endorsement takes effect as of the effective date of the policy and at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

2040027347

Countersigned by.....  
Authorized Agent



THE HARTFORD

Named Insured and Address

Policy Number

10 CSE C30232E

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein

Effective Date

Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following

COMPREHENSIVE GENERAL LIABILITY INSURANCE

ADDITION TO INCIDENTAL MALPRACTICE ENDORSEMENT

IT IS UNDERSTOOD AND AGREED THAT FORM AL 8 2 C, INCIDENTAL MALPRACTICE ENDORSEMENT, IS EXTENDED TO INCLUDE:

"C.P.R." TRAINED EMPLOYEES AND TECHNICIANS

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company, provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement

2040027348

Countersigned by



THE HARTFORD

Policy Number

10 CSE C30232E

Named Insured and Address

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date

Effective hour is the same as stated in the Declarations of the policy.

Endt No

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE

PROFESSIONAL LIABILITY COVERAGE ENDORSEMENT

IT IS HEREBY AGREED SUCH COVERAGE AS IS AFFORDED BY THIS POLICY SHALL APPLY TO ANY ACT, ERROR, OMISSION OR MISTAKE OF A PROFESSIONAL NATURE COMMITTED BY OR ALLEGED TO HAVE BEEN COMMITTED BY THE INSURED, ARISING ONLY OUT OF THE INSURED'S ACTIVITIES AS CHEMICAL, PHYSICAL, BIOLOGICAL ANALYST.

IT IS FURTHER AGREED AS RESPECTS THIS COVERAGE THE PER OCCURRENCE BASIS OF THE POLICY IS NOT APPLICABLE.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

2040027349





THE HARTFORD

Policy Number

10 CSE C30232E

Named Insured and Address

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein

Effective Date

Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following

COMPREHENSIVE GENERAL LIABILITY INSURANCE

SPECIAL ENDORSEMENT #1

IT IS UNDERSTOOD AND AGREED THAT AS RESPECTS,  
PRODUCTS AND COMPLETED OPERATIONS, THE AGGRE-  
GATE IS AMENDED TO:

4,000,000

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement

2040027350



THE HARTFORD

Named Insured and Address

Policy Number

10 CSE C30232E

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date

Effective hour is the same as stated in the Declarations of the policy.

Endt No

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE

SPECIAL ENDORSEMENT - RE: GEORGE WEISSMAN

IT IS HEREBY UNDERSTOOD AND AGREED THAT COVERAGE APPLIES TO GEORGE WEISSMAN  
AT 800 FIFTH AVENUE, APT C, 16TH FLOOR, NEW YORK, N.Y. FOR ALL LOSSES ARISING  
OUT OF SUIT FROM USE OF THESE PREMISES.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company, provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement

2040027351



THE HARTFORD

Policy Number

10 CSE C30232E

Named Insured and Address

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein

Effective Date

Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following.

COMPREHENSIVE GENERAL LIABILITY INSURANCE

MOBILE EQUIPMENT ENDORSEMENT

IT IS HEREBY AGREED THAT COVERAGE FOR MOBILE EQUIPMENT (SPECIFICALLY IN CONNECTION WITH THE USE OF SEVERAL HONDA THREE WHEEL MOTORCYCLES AROUND THE CABARRUS COUNTY LOCATION) IS EXTENDED TO INCLUDE "OFF PREMISES" USE IF ANY ARISES DURING THE ABOVE POLICY PERIOD.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

2040027352

Countersigned by .....

Authorized Agent



THE HARTFORD

Named Insured and Address

Policy Number

10 CSE C30232E

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date

Effective hour is the same as stated  
in the Declarations of the policy.

Endt No

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE  
CONTRACTUAL LIABILITY INSURANCE  
PERSONAL INJURY LIABILITY INSURANCE  
ELEVATOR COLLISION INSURANCE

AMENDMENT OF CONDITION 4 (A)

IT IS UNDERSTOOD AND AGREED THAT IN THE EVENT OF AN OCCURRENCE WRITTEN NOTICE CONTAINING PARTICULARS SUFFICIENT TO IDENTIFY THE INSURED AND ALSO REASONABLY OBTAINABLE INFORMATION WITH RESPECT TO THE TIME, PLACE AND CIRCUMSTANCE THEREOF, AND THE NAMES AND ADDRESSES OF THE INJURED AND OF AVAILABLE WITNESSES, SHALL BE GIVEN BY OR FOR THE INSURED TO THE COMPANY OR ANY OF ITS AUTHORIZED AGENTS AS SOON AS PRACTICABLE FROM THE TIME THE CORPORATE INSURANCE MANAGER OF PHILIP MORRIS INCORPORATED IS AWARE OF SUCH OCCURRENCE.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company, provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement

2040027353

Countersigned by

Authorized Agent



THE HARTFORD

Policy Number  
10 CSE C30232E

Named Insured and Address

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following

COMPREHENSIVE GENERAL LIABILITY INSURANCE

GATEWAY CENTER ASSOCIATES ENDORSEMENT

IT IS HEREBY UNDERSTOOD AND AGREED THAT COVERAGE UNDER THIS POLICY AS IS AFFORDED BY FORM L 3503-1, COMPREHENSIVE GENERAL LIABILITY INSURANCE COVERAGE PART IS EXTENDED TO COVER PHILIP MORRIS INCORPORATED AND MISSION VIEJO COMPANY FOR ANY LIABILITY ARISING OUT OF THEIR INTEREST IN THE PARTNERSHIP OF GATEWAY CENTER ASSOCIATES; AND THAT COVERAGE WILL APPLY AS EXCESS OVER ANY VALID UNDERLYING INSURANCE FOR GATEWAY CENTER ASSOCIATES.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement

2040027354



THE HARTFORD

Policy Number  
10 CSE C30232E

Named Insured and Address

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein

Effective Date Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE

BATCH CLAUSE ENDORSEMENT

FOR THE PURPOSE OF DETERMINING THE LIMIT OF THE COMPANY'S LIABILITY AND FOR PREMIUM COMPUTATION PURPOSES, ALL BODILY INJURY AND PROPERTY DAMAGE INCLUDED IN THE PRODUCTS HAZARD AND ARISING OUT OF ONE LOT OF THE NAMED INSURED'S PRODUCTS SHALL BE CONSIDERED TO HAVE ARISEN OUT OF ONE OCCURRENCE. IF THE POLICY PERIOD IS FOR A TERM IN EXCESS OF ONE YEAR THIS ENDORSEMENT SHALL APPLY SEPARATELY TO ALL SUCH BODILY INJURY AND PROPERTY DAMAGE OCCURRING DURING EACH CONSECUTIVE ANNUAL PERIOD THEREOF.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company, provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement

2040027355



THE HARTFORD

## ELEVATOR COLLISION INSURANCE

## COVERAGE PART

This Coverage Part forms a part of Policy No. **10 CSE C30232E** issued by THE HARTFORD INSURANCE GROUP, Company designated therein, and takes effect as of the effective date of said policy unless otherwise stated herein.

*For use only if this Coverage Part is effective after the effective date of the Policy.*

This Coverage Part is effective  
policy issued to

at the hour stated in the policy and forms a part of the above designated

The Company, in consideration of the payment of the premium and subject to all of the provisions of the policy not expressly modified hereby, agrees with the named insured as follows:

## SCHEDULE

The insurance afforded is with respect to the following coverage as indicated by specific premium charge. The limit of the company's liability against such coverage shall be as stated herein, subject to all the terms of this policy having reference thereto.

Coverage	Advance Premium	Limit of Liability
EC - Elevator Collision	\$ INCLUDED	\$2,000,000 each elevator collision

Designation of Elevators	Code No.	Number of Elevators	Rate per Elevator	Advance Premiums
AS PER SCHEDULE ON FILE WITH COMPANY				INCLUDED IN COMPOSITE RATE

2040027356

Form Numbers of Endorsements forming part of this Coverage Part at issue:

TOTAL ADVANCE  
PREMIUM \$

If the Policy Period is more than one year, the Premium is Payable:

On effective date of Policy \$ 1st Anniversary \$ 2nd Anniversary \$

The conditions and provisions printed on page EC 2 of this form are hereby referred to and made a part hereof.

This Coverage Part shall not be binding unless countersigned by a duly authorized agent of the company, provided that it is this Coverage Part, effect as of the effective date of the policy and at issuance of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this Coverage Part.



THE HARTFORD

Named Insured and Address

Policy Number

10 CSE C30232E

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein

Effective Date

Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE

*Foreign*  
FOREIGN COVERAGE/ENDORSEMENT

(A) POLICY TERRITORY

THE TERM "POLICY TERRITORY" IS AMENDED BY ADDING THE FOLLOWING SUB-DIVISION (4)

(4) ANYWHERE IN THE WORLD, EXCEPT WITH RESPECT TO LOSS ARISING OUT OF FOREIGN BASED OPERATIONS OF THE NAMED INSURED. AS USED HEREIN "FOREIGN BASED OPERATIONS" MEANS (1) CONSTRUCTION, FABRICATION, ERECTION OR INSTALLATION OPERATIONS OUTSIDE THE UNITED STATES OF AMERICA, ITS TERRITORIES OR POSSESSIONS OR CANADA OR (2) MANUFACTURING, SELLING OR DISTRIBUTING GOODS OR PRODUCTS AT OR FROM LOCATIONS OUTSIDE THE UNITED STATES OF AMERICA, ITS TERRITORIES OR POSSESSIONS OR CANADA, BUT "FOREIGN BASED OPERATIONS" DO NOT INCLUDE THE DISTRIBUTION OR SALE OF GOODS OR PRODUCTS MANUFACTURED IN THE UNITED STATES OF AMERICA ITS TERRITORIES OR POSSESSIONS OR CANADA.

(B) INVESTIGATION, DEFENSE, SETTLEMENT-FOREIGN CLAIMS OR SUITS

THE COMPANY SHALL HAVE THE RIGHT BUT NOT THE DUTY TO INVESTIGATE, SETTLE OR DEFEND ANY CLAIM MADE OR SUIT BROUGHT AGAINST THE INSURED OUTSIDE THE UNITED STATES OF AMERICA ITS TERRITORIES OR POSSESSIONS, OR CANADA. IF THE COMPANY ELECTS NOT TO INVESTIGATE SETTLE OR DEFEND ANY SUCH CLAIM OR SUIT, THE INSURED UNDER THE SUPERVISION OF THE COMPANY SHALL ARRANGE FOR SUCH INVESTIGATION AND DEFENSE AS ARE REASONABLY NECESSARY AND SUBJECT TO PRIOR AUTHORIZATION OF THE COMPANY, SHALL EFFECT SUCH SETTLEMENT THEREOF AS THE COMPANY AND THE INSURED DEEM EXPEDIENT. THE COMPANY SHALL REIMBURSE THE INSURED FOR THE REASONABLE COSTS OF SUCH INVESTIGATION AND DEFENSE AND WITHIN THE APPLICABLE LIMIT OF THE COMPANY'S LIABILITY, FOR THE AMOUNT OF ANY SETTLEMENT SO AUTHORIZED.

2040027357

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company provided that if this endorsement takes effect as of the effective date of the policy and at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

Countersigned by...

Authorized Agent





THE HARTFORD

Named Insured and Address

Policy Number  
10 CSE C30232E

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date

Effective hour is the same as stated in the Declarations of the policy.

Encl. No.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following

## ERRORS AND OMISSIONS LIABILITY INSURANCE

LAWYERS PROFESSIONAL LIABILITY COVERAGE ENDORSEMENT

THE COMPANY, IN CONSIDERATION OF THE PAYMENT OF THE PREMIUM AND SUBJECT TO ALL OF THE PROVISIONS OF THE POLICY NOT EXPRESSLY MODIFIED HEREIN, AGREES WITH THE NAMED INSURED TO EXTEND THE COVERAGE UNDER THIS POLICY AS FOLLOWS:

INSURANCE IS AFFORDED WITH RESPECT TO THE FOLLOWING COVERAGE SUBJECT TO THE LIMITS OF LIABILITY STATED HEREIN AND TO ALL THE TERMS OF THE POLICY RELATING THERETO.

## SCHEDULE

COVERAGE	LIMITS OF LIABILITY	PREMIUM
ERRORS AND OMISSIONS LIABILITY	\$2,000,000 EACH CLAIM \$4,000,000 AGGREGATE	\$ INCLUDED

## 1. ERRORS AND OMISSIONS LIABILITY COVERAGE

THE COMPANY WILL PAY ON BEHALF OF THE INSURED ALL SUMS WHICH THE INSURED SHALL BECOME LEGALLY OBLIGATED TO PAY AS DAMAGES BECAUSE OF ANY NEGLIGENT ACT, ERROR OR OMISSION OF THE INSURED, OR ANY OTHER PERSON FOR WHOSE ACTS, ERRORS OR OMISSIONS THE NAMED INSURED IS LEGALLY RESPONSIBLE, AND ARISING OUT OF THE RENDERING OF OR FAILURE TO RENDER PROFESSIONAL SERVICES FOR OR ON BEHALF OF THE NAMED INSURED, IN THE INSURED'S CAPACITY AS A LAWYER, PROVIDED THAT SUCH CLAIM IS FIRST MADE AGAINST THE INSURED DURING THE PERIOD THIS INSURANCE IS IN FORCE AND THE INSURED AT THE EFFECTIVE DATE OF THIS INSURANCE HAD NO KNOWLEDGE OF OR COULD NOT HAVE REASONABLY FORESEEN ANY CIRCUMSTANCES WHICH MIGHT RESULT IN A CLAIM OR SUIT.

THE COMPANY SHALL HAVE THE RIGHT AND DUTY TO DEFEND ANY SUIT AGAINST THE INSURED SEEKING DAMAGES ON ACCOUNT OF SUCH A CLAIM, EVEN IF ANY OF THE ALLEGATIONS OF THE SUIT ARE GROUNDFLESS, FALSE OR FRAUDULENT, AND MAY MAKE SUCH INVESTIGATION AND SETTLEMENT OF ANY CLAIM OR SUIT AS IT DEEMS EXPEDIENT, BUT THE COMPANY SHALL NOT BE OBLIGATED TO PAY ANY CLAIM OR JUDGMENT OR TO DEFEND ANY SUIT AFTER THE APPLICABLE LIMIT OF THE COMPANY'S LIABILITY HAS BEEN EXHAUSTED BY PAYMENT, ON ACCOUNT OF ONE OR MORE CLAIMS TO WHICH THIS INSURANCE APPLIES, OF JUDGMENTS OR SETTLEMENTS OR OF SUMS DESCRIBED IN DIVISIONS (A) OR (B) OF THE "EXPENSES" PROVISION APPLICABLE TO THIS INSURANCE, OR BOTH.

2040027358

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company provided that if this endorsement takes effect as of the effective date of the policy and at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement

Countersigned by..... Authorized Agent



THE HARTFORD

Policy Number

10 CSE C30232E

Named Insured and Address

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein

Effective Date

Effective hour is the same as stated in the Declarations of the policy.

Endt No

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

ERRORS AND OMISSIONS LIABILITY INSURANCE

LAWYERS PROFESSIONAL LIABILITY COVERAGE ENDORSEMENT CONTINUED

EXCLUSIONS

THIS INSURANCE DOES NOT APPLY TO:

- (A) BODILY INJURY OR PROPERTY DAMAGE;
- (B) ANY DISHONEST, FRAUDULENT, CRIMINAL OR MALICIOUS ACT, ERROR OR OMISSION OF THE INSURED;
- (C) ANY CLAIM FOR WHICH THE INSURED IS ENTITLED TO INDEMNITY OR DEFENSE UNDER ANY POLICY OR POLICIES IN FORCE PRIOR TO THE EFFECTIVE DATE OF THIS INSURANCE;
- (D) LIBEL, SLANDER, DISCRIMINATION OR HUMILIATION;
- (E) FALSE ARREST, DETENTION, IMPRISONMENT OR MALICIOUS PROSECUTION, INVASION OF PRIVACY, WRONGFUL EVICTION OR WRONGFUL ENTRY;
- (F) THE CONDUCT OF ANY BUSINESS ENTERPRISE BY THE INSURED OR IN WHICH THE INSURED IS A PARTNER, OR WHICH IS CONTROLLED, OPERATED OR MANAGED BY THE INSURED, EITHER INDIVIDUALLY OR IN A FIDUCIARY CAPACITY, INCLUDING OWNERSHIP, MAINTENANCE OR USE OF ANY PROPERTY IN CONNECTION THEREWITH;
- (G) ANY CLAIM MADE OR BROUGHT IN THE FORM OF A CLASS ACTION OR BASED UPON ANY ALLEGED VIOLATION OF MUNICIPAL, STATE OR FEDERAL LAWS;
- (H) ANY LOSS SUSTAINED BY THE INSURED AS THE EXECUTOR OR ADMINISTRATOR OF ANY TRUST OR ESTATE;
- (I) LIABILITY ASSUMED BY THE INSURED UNDER ANY CONTRACT OR AGREEMENT OTHER THAN CONTRACTS OR AGREEMENTS PREPARED FOR OR AT THE REQUEST OF THE NAMED INSURED;
- (J) THE PREPARATION OF INCOME TAX RETURNS OTHER THAN THOSE PREPARED FOR THE NAMED INSURED; OR
- (K) ANY CLAIM MADE BY THE NAMED INSURED AGAINST AN INSURED WHO IS A SALARIED EMPLOYEE OF SUCH NAMED INSURED.

2040027359

Nothing herein contained shall be held to vary, waive, alter or extend any of the terms, conditions, agreements or declarations of the policy other than as herein stated

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company, provided that if this endorsement takes effect as of the effective date of the policy and at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement

Countersigned by.....  
Authorized Agent



THE HARTFORD

Named Insured and Address

Policy Number

10 CSE C30232E

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date

Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following.

ERRORS AND OMISSIONS LIABILITY INSURANCE

LAWYERS PROFESSIONAL LIABILITY COVERAGE ENDORSEMENT-CONTINUED

II. PERSONS INSURED

ONLY THE FOLLOWING ARE INSURED UNDER THIS INSURANCE:

- (A) THE NAMED INSURED,
- (B) ANY SALARIED LAWYER OF THE NAMED INSURED, ACTING AT THE DIRECTION OF THE NAMED INSURED, BUT ONLY WHILE ACTING WITHIN THE SCOPE OF HIS DUTIES AS SUCH.

III. SUPPLEMENTARY PAYMENTS

WITH RESPECT ONLY TO THIS INSURANCE, THE "SUPPLEMENTARY PAYMENTS" PROVISION IS DELETED AND THE FOLLOWING PROVISION APPLIES IN LIEU THEREOF:

EXPENSES

THE COMPANY WILL PAY, AS PART OF AND NOT IN ADDITION TO THE APPLICABLE LIMIT OF LIABILITY:

- (A) ALL EXPENSES INCURRED BY THE COMPANY, ALL COSTS TAXED AGAINST THE INSURED IN ANY SUIT DEFENDED BY THE COMPANY AND ALL INTEREST ON THE ENTIRE AMOUNT OF ANY JUDGMENT THEREIN WHICH ACCRUED AFTER ENTRY OF THE JUDGMENT AND BEFORE THE COMPANY HAS PAID OR TENDERED OR DEPOSITED IN COURT THAT PART OF THE JUDGMENT WHICH DOES NOT EXCEED THE LIMIT OF THE COMPANY'S LIABILITY THEREON;
- (B) PREMIUMS ON APPEAL BONDS REQUIRED IN ANY SUCH SUIT, AND PREMIUMS ON BONDS TO RELEASE ATTACHMENTS IN ANY SUCH SUIT, FOR AN AMOUNT NOT IN EXCESS OF THE APPLICABLE LIMIT OF LIABILITY OF THIS INSURANCE, BUT THE COMPANY SHALL HAVE NO OBLIGATION TO APPLY FOR OR FURNISH ANY SUCH BONDS.

THE COMPANY WILL PAY, IN ADDITION TO THE APPLICABLE LIMIT OF LIABILITY, REASONABLE EXPENSES INCURRED BY THE INSURED AT THE COMPANY'S REQUEST IN ASSISTING THE COMPANY IN THE INVESTIGATION OF ANY CLAIM OR SUIT, INCLUDING ACTUAL LOSS OF EARNINGS NOT TO EXCEED \$25.00 PER DAY.

2040027360

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

Countersigned by: \_\_\_\_\_  
Authorized Agent



THE HARTFORD

Named Insured and Address

Policy Number

10 CSE C30232E

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date

Effective hour is the same as stated in the Declarations of the policy

Endt. No.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE  
CONTRACTUAL LIABILITY INSURANCE  
PERSONAL INJURY LIABILITY INSURANCE  
ELEVATOR COLLISION INSURANCE

#### OTHER INSURANCE ENDORSEMENT

THE INSURANCE AFFORDED BY THIS POLICY SHALL APPLY AS EXCESS OVER THAT PORTION OF ANY LOSS FOR WHICH THE "INSURED" HAS OTHER VALID AND COLLECTIBLE INSURANCE WHETHER ON A PRIMARY, EXCESS, OR CONTINGENT BASIS UNLESS SUCH OTHER INSURANCE WAS SPECIFICALLY PURCHASED BY THE "NAMED INSURED" TO APPLY IN EXCESS HEREOF. FURTHERMORE, SUCH OTHER INSURANCE SHALL SERVE TO REDUCE BOTH THE NAMED INSURED'S PORTION OF ANY LOSS AND THE COMPANY'S LIMIT OF LIABILITY AFFORDED UNDER THIS POLICY UNLESS SPECIFICALLY NOTED HEREIN TO THE CONTRARY.

WHERE THE NAMED INSURED UNDER THIS POLICY IS AN ADDITIONAL INSURED UNDER INSURANCE ISSUED TO ANOTHER AND WHERE SUCH OTHER INSURANCE WOULD BE PRIMARY EXCEPT FOR THE EXISTENCE OF THIS INSURANCE, THIS POLICY SHALL SERVE AS EXCESS FOR THE NAMED INSURED OVER THE COVERAGE PROVIDED FOR THE NAMED INSURED BY SUCH OTHER INSURANCE.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company, provided that if this endorsement takes effect as of the effective date of the policy and at issue of said policy forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement

2040027361



THE HARTFORD

Named Insured and Address

Policy Number

10 CSE C30232E

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date

Effective hour is the same as stated in the Declarations of the policy.

Endt. No

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following

COMPREHENSIVE GENERAL LIABILITY INSURANCE  
CONTRACTUAL LIABILITY INSURANCE  
PERSONAL INJURY LIABILITY INSURANCE  
ELEVATOR COLLISION INSURANCE

DEFINITION OF BODILY INJURY ENDORSEMENT

IT IS UNDERSTOOD AND AGREED THAT THE DEFINITION OF  
BODILY INJURY IS EXTENDED TO INCLUDE MENTAL ANGUISH  
OR SHOCK AND LOSS OF MEANS OF SUPPORT.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement

2040027362



THE HARTFORD

Policy Number

10 CSF C30232E

Named Insured and Address

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date

Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE  
CONTRACTUAL LIABILITY INSURANCE  
PERSONAL INJURY LIABILITY INSURANCE  
ELEVATOR COLLISION INSURANCE

#### CHRISTIAN SCIENCE CARE ENDORSEMENT

IT IS AGREED THAT WHENEVER THIS INSURANCE WILL PAY FOR THE SERVICES OF A PHYSICIAN, SURGEON OR NURSE IT WILL ALSO PAY FOR THE SERVICES OF A CHRISTIAN SCIENCE NURSE ACCREDITED BY BEING LISTED IN THE CHRISTIAN SCIENCE JOURNAL.

IT IS AGREED THAT WHENEVER THIS INSURANCE WILL PAY FOR THE SERVICES OF A HOSPITAL, SANATORIUM OR NURSING HOME IT WILL ALSO PAY FOR THE SERVICES OF CHRISTIAN SCIENCE SANATORiums OR NURSING HOME FACILITIES ACCREDITED BY THE DEPARTMENT OF CARE OF THE FIRST CHURCH OF CHRIST, SCIENTIST, IN BOSTON, MASSACHUSETTS.

THE COMPANY DOES NOT WAIVE ITS RIGHTS TO REASONABLE REQUIRE EXAMINATION OF THE INSURED AS OFTEN AS NECESSARY WHILE A CLAIM IS PENDING.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement

2040027363



THE HARTFORD

Policy Number

10 CSE C30232E

Named Insured and Address

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein

Effective Date

Effective hour is the same as stated in the Declarations of the policy.

Endt No

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following

COMPREHENSIVE GENERAL LIABILITY INSURANCE  
CONTRACTUAL LIABILITY INSURANCE  
PERSONAL INJURY LIABILITY INSURANCE  
ELEVATOR COLLISION INSURANCE

MARLBORO SKI CHALLENGE ENDORSEMENT

IN CONSIDERATION OF THE PREMIUM INCLUDED IN THE COMPOSITE RATE, THIS POLICY WILL APPLY ON AN EXCESS AND DIFFERENCE IN CONDITIONS BASIS OVER THE VALID AND COLLECTIBLE COVERAGE AVAILABLE TO THE INSURED FOR LOSSES ARISING OUT OF THE MARLBORO SKI CHALLENGE.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement

2040027364



THE HARTFORD

Policy Number

10 CSE C30232E

Named Insured and Address

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein

Effective Date

Effective hour is the same as stated in the Declarations of the policy.

Endl No.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following

COMPREHENSIVE GENERAL LIABILITY INSURANCE  
CONTRACTUAL LIABILITY INSURANCE  
PERSONAL INJURY LIABILITY INSURANCE  
ELEVATOR COLLISION INSURANCE

NOTICE OF CANCELLATION ENDORSEMENT

IT IS HEREBY UNDERSTOOD AND AGREED THAT IN THE EVENT OF CANCELLATION OF THIS POLICY BY THE COMPANY, NINETY (90) DAYS PRIOR NOTICE OF SUCH CANCELLATION WILL BE GIVEN TO THE INSURED EXCEPT FOR NON-PAYMENT OF PREMIUM WHICH WILL BE TEN (10) DAYS.

2040027365

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement





THE HARTFORD

Named Insured and Address

Policy Number

10 CSE C30232E

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein

Effective Date

Effective hour is the same as stated in the Declarations of the policy.

Endt. No

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE  
CONTRACTUAL LIABILITY INSURANCE  
PERSONAL INJURY LIABILITY INSURANCE  
ELEVATOR COLLISION INSURANCE

WAIVER OF SUBROGATION ENDORSEMENT

IT IS HEREBY AGREED THAT THE COMPANY WAIVES ANY RIGHTS OF SUBROGATION AGAINST DESIGN PROFESSIONAL INSURANCE COMPANY AS RESPECTS THE OPERATIONS OF J.C. RAUB ONLY. FURTHERMORE, IT IS AGREED THAT, AS RESPECTS J.C. RAUB, COVERAGE WILL NOT BE PROVIDED UNDER THIS POLICY FOR CLAIMS COVERED UNDER DESIGN PROFESSIONAL INSURANCE COMPANY POLICY # 80076 OR RENEWALS AND REPLACEMENTS THEREOF.

2040027366

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company, provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement

Countersigned by

Form AL-8-2 B Printed in U S A ISO

Authorized Agent



THE HARTFORD

Policy Number

10 CSE C30232E

Named Insured and Address

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date

Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE

CONTRACTUAL LIABILITY INSURANCE

#### WAIVER OF SUBROGATION ENDORSEMENT

IT IS UNDERSTOOD AND AGREED THAT THE COMPANY, IN THE EVENT OF ANY PAYMENT UNDER THIS POLICY, WAIVES ITS RIGHT OF RECOVERY AGAINST ANY PRINCIPAL, BUT ONLY AT THE SPECIFIC WRITTEN REQUEST OF THE NAMED INSURED EITHER BEFORE OR AFTER LOSS, WHEREIN SUCH WAIVER HAS BEEN INCLUDED BEFORE LOSS AS PART OF A CONTRACTUAL UNDERTAKING BY THE NAMED INSURED.

THIS WAIVER SHALL APPLY ONLY WITH RESPECT TO LOSSES OCCURRING DUE TO OPERATIONS UNDERTAKEN AS PER THE SPECIFIC CONTRACT EXISTING BETWEEN THE NAMED INSURED AND SUCH PRINCIPAL AND SHALL NOT BE CONSTRUED TO BE A WAIVER WITH RESPECT TO OTHER OPERATIONS OF SUCH PRINCIPAL IN WHICH THE NAMED INSURED HAS NO CONTRACTUAL INTEREST.

NO WAIVER OF SUBROGATION SHALL DIRECTLY OR INDIRECTLY APPLY TO ANY EMPLOYEE OR EMPLOYEES OF EITHER THE NAMED INSURED OR OF THE PRINCIPAL, AND THE COMPANY RESERVES ITS RIGHT OR LIEN TO BE REIMBURSED FROM ANY RECOVERY FUNDS OBTAINED BY ANY INJURED EMPLOYEE.

THIS WAIVER DOES NOT APPLY IN ANY JURISDICTION OR SITUATION WHERE SUCH WAIVER IS HELD TO BE ILLEGAL OR AGAINST PUBLIC POLICY OR IN ANY SITUATION WHEREIN THE PRINCIPAL AGAINST WHOM SUBROGATION IS TO BE WAIVED IS FOUND TO BE SOLELY NEGLIGENT.

2040027367

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.



THE HARTFORD

Named Insured and Address

Policy Number  
10 CSE C30232E

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date Effective hour is the same as stated in the Declarations of the policy.

Endt No.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE  
CONTRACTUAL LIABILITY INSURANCE  
PERSONAL INJURY LIABILITY INSURANCE  
ELEVATOR COLLISION INSURANCE

"IN REM" COVERAGE ENDORSEMENT

IN CONSIDERATION OF THE PREMIUM FOR WHICH THIS POLICY IS WRITTEN, IT IS UNDERSTOOD AND AGREED THAT ANY ACCIDENT OTHERWISE COVERED BY THE POLICY RESULTING IN AN ACTION "IN REM" BY LIBEL OF ANY VESSEL OWNED OPERATED, OR CHARTERED BY THE EMPLOYER SHALL IN ALL RESPECTS BE TREATED IN THE SAME MANNER AS THOUGH THE ACTION RESULTING THEREFROM WERE "IN PERSONAM" AGAINST THE EMPLOYER.

2040027368

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.



THE HARTFORD

Policy Number

10 CSE C30232E

Named Insured and Address

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein

Effective Date

Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE LIABILITY INSURANCE  
CONTRACTUAL LIABILITY INSURANCE  
PERSONAL INJURY LIABILITY INSURANCE  
ELEVATOR COLLISION INSURANCE

KNOWLEDGE OF OCCURRENCE ENDORSEMENT

IT IS AGREED THAT KNOWLEDGE OF AN OCCURRENCE BY THE AGENT, SERVANT OR EMPLOYEE OF THE INSURED, SHALL NOT IN ITSELF CONSTITUTE KNOWLEDGE TO THE INSURED UNLESS AN EXECUTIVE OFFICER OF THE INSURED CORPORATION OR OTHER PERSONS EMPLOYED IN A MANAGERIAL CAPACITY, SHALL HAVE RECEIVED SUCH NOTICE.

2040027369

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement



THE HARTFORD

Policy Number  
10 CSE C30232E

Named Insured and Address

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date Effective hour is the same as stated in the Declarations of the policy.

Endt. No

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following

COMPREHENSIVE GENERAL LIABILITY INSURANCE  
CONTRACTUAL LIABILITY INSURANCE  
PERSONAL INJURY LIABILITY INSURANCE  
ELEVATOR COLLISION INSURANCE

NOTICE OF OCCURRENCE ENDORSEMENT

IT IS UNDERSTOOD AND AGREED THAT FAILURE OF ANY AGENT, SERVANT OR EMPLOYEE OF THE INSURED, OTHER THAN THE INSURED, TO NOTIFY THE COMPANY OF ANY OCCURRENCE OF WHICH HE HAS KNOWLEDGE SHALL NOT INVALIDATE THE INSURANCE AFFORDED BY THIS POLICY AS RESPECTS THE NAMED INSURED.

2040027370

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company, provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement



THE HARTFORD

Policy Number

10 CSE C30232E

Named Insured and Address

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date

Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE  
CONTRACTUAL LIABILITY INSURANCE  
PERSONAL INJURY LIABILITY INSURANCE  
ELEVATOR COLLISION INSURANCE

#### ASSAULT AND BATTERY ENDORSEMENT

THE DEFINITION OF OCCURRENCE IS AMENDED BY ADDING THERETO THE FOLLOWING:  
BODILY INJURY OR PROPERTY DAMAGE CAUSED FOR THE PURPOSE OF PROTECTING  
PERSONS OR PROPERTY SHALL BE DEEMED NEITHER EXPECTED NOR INTENDED FROM  
THE STANDPOINT OF THE INSURED.

2040027371

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.



THE HARTFORD

Named Insured and Address

Policy Number  
10 CSE C30232E

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein

Effective Date Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following

COMPREHENSIVE GENERAL LIABILITY INSURANCE  
CONTRACTUAL LIABILITY INSURANCE  
PERSONAL INJURY LIABILITY INSURANCE  
ELEVATOR COLLISION INSURANCE

UNINTENTIONAL ERRORS AND OMISSIONS ENDORSEMENT

IT IS AGREED THAT FAILURE OF THE INSURED TO DISCLOSE ALL HAZARDS EXISTING AS OF INCEPTION DATE OF THE POLICY SHALL NOT PREJUDICE THE INSURED WITH RESPECT TO COVERAGE AFFORDED BY THE POLICY PROVIDED SUCH FAILURE IS NOT INTENTIONAL.

2040027372

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company, provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement

Amendatory Endorsement (Washington)

THE HARTFORD



Named Insured and Address

Policy Number

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date

Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following.

Comprehensive General Liability Insurance  
Manufacturers and Contractors Liability Insurance  
Owners, Landlords and Tenants Liability Insurance

It is agreed that exclusion (j) only applies with respect to **bodily injury** to employees of the insured whose employment is subject to the Industrial Insurance Act of Washington (Washington Revised Code Title 51).

With respect to **bodily injury** to any other employee of the insured, exclusion (j) is replaced with the following.

This insurance does not apply:

- (i) to **bodily injury** to any employee of the insured arising out of and in the course of his employment by the insured for which the insured may be held liable as an employer or in any other capacity;
- (ii) to any obligation of the insured to indemnify or contribute with another because of damages arising out of the **bodily injury**; or
- (iii) to **bodily injury** sustained by the spouse, child, parent, brother, or sister of an employee of the insured as a consequence of **bodily injury** to such employee arising out of and in the course of his employment by the insured.

This exclusion applies to all claims and suits by any person or organization for damage because of such **bodily injury**, including damages for care and loss of services.

This exclusion does not apply to liability assumed by the insured under an incidental contract.

2040027373

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

Countersigned by .....

Authorized Agent



Amendment of Policy Provisions for General  
Liability Insurance — Wisconsin



THE HARTFORD

When this policy is issued or delivered in the State of Wisconsin it is agreed that

1. Paragraph (a) of the Condition entitled "Insured's Duties in the Event of Occurrence Claim or Suit" is amended to read

**Insured's Duties in the Event of Occurrence Claim or Suit**

(a) In the event of an occurrence, written notice containing particulars sufficient to identify the insured and also reasonably obtainable information with respect to the time, place and circumstances thereof, and the names and addresses of the injured and of available witnesses, shall be given by or for the insured to the company or any of its authorized agents as soon as reasonably possible

2. The Condition entitled "Changes" is amended to read

**Changes.** The terms of this policy shall not be changed, except by endorsement issued to form a part of this policy

Knowledge by an agent of the company of any fact which breaches a condition of the policy shall be knowledge of the company if such fact is known to the agent at the time the policy is issued or an application made or thereafter becomes known to the agent in the course of his dealings as an agent with the named insured. Any fact which breaches a condition of the policy and is known to the agent prior to loss shall not void the policy or defeat a recovery thereon in the event of loss

3. The following paragraph is added to the Condition entitled "Declarations"

No misrepresentation or breach of affirmative warranty made by the named insured or in his behalf in the negotiation of this policy affects the company's obligation under this policy unless the company relies on it and it is either material or made with intent to deceive, or unless the facts misrepresented or falsely warranted contribute to the loss. No failure of a condition prior to the loss and no breach of a promissory warranty affects the company's obligation under this policy unless it exists at the time of the loss and either increases the risk at the time of loss or contributes to the loss. The provisions of this condition do not apply to failure to render payment of premium

4. If an action for bodily injury or property damage is brought in Wisconsin, the Condition entitled "Action Against Company" is amended to read

**Action Against Company.** No action shall lie against the company unless, as a condition precedent thereto, there shall have been full compliance by the insured with all of the terms of this policy

Any person or organization or the legal representative thereof who has secured a judgment against the insured shall be entitled to recover under this policy to the extent of the insurance afforded by this policy. Bankruptcy or insolvency of the insured or of the insured's estate shall not relieve the company of any of its obligations hereunder

5. The following Conditions are added

**A. Cancellation by Company Limited**

After this policy has been in effect for sixty days or if this policy is renewal, effective immediately, the company shall not exercise its right to cancel the insurance unless the named insured fails to discharge when due any of his obligations in connection with the payment of premium for this policy or any installment thereof, whether payable direct to the company or its agent or indirectly under any premium financing plan or extension of credit.

This agreement shall apply to each successive policy period for which the company consents to renew or continue this policy but nothing herein shall obligate the company to renew or continue this policy beyond the expiration of any annual period commencing with its origin effective date, provided that, if this policy is written without a fixed expiration date or for a policy period longer than one year, this policy may be terminated by the company effective on the expiration of any such annual period by mailing to the insured named in Item 1 of the declarations at the address shown in this policy, written notice of such termination not less than thirty days prior to the expiration of such annual period. The mailing of notice as aforesaid shall be sufficient proof of notice. Delivery of such written notice by the company shall be equivalent to mailing

Notwithstanding the failure of the company to comply with the foregoing provisions of this Condition, this policy shall terminate on the effective date of any other insurance policy issued as a replacement for an insurance afforded by this policy, with respect to any such insurance to which both such policies apply

**B. Renewal**

If the company elects not to renew this policy, it shall mail to the insured named in Item 1 of the declarations at the address shown in this policy, written notice of such non-renewal not less than thirty days prior to the expiration date

Notwithstanding the failure of the company to comply with the foregoing provision, this policy shall terminate

- 1 on such expiration date, if
  - (a) the named insured has notified the company or its agent that he does not wish this policy to be renewed or
  - (b) if the company has mailed notice of renewal premium due to the named insured not more than 45 days not less than 10 days prior to the expiration date stating clearly that the policy will terminate on the expiration date if the named insured has failed to pay the renewal premium by such expiration date.
- 2 on the effective date of any other insurance policy issued as a replacement for any insurance afforded by this policy with respect to any such insurance to which both such policies apply

The mailing of notice as aforesaid shall be sufficient proof of notice. Delivery of such written notice shall be equivalent to mailing

Nothing herein contained shall be held to vary, waive, alter or extend any of the terms, conditions, agreements or declarations of the policy other than as herein stated

This endorsement forms a part of the policy, issued by THE HARTFORD INSURANCE GROUP company designated therein, which indicates this endorsement forms a part thereof, and takes effect as of the effective date of said policy

  
Donald R. Fadden

2040027374

Amendment of Persons Insured Provision  
Definition of Executive Officer  
Alabama and Louisiana



THE HARTFORD

It is agreed that:

the Persons Insured Provision is amended to include the following definition of executive officer under subdivision (c):

"Executive Officer" means only a person holding any of the officer positions created by the charter, constitution or bylaws of the named insured.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement forms a part of the policy, issued by THE HARTFORD INSURANCE GROUP company designated therein, which indicates this endorsement forms a part thereof, and takes effect as of the effective date of said policy.

DeRoy C. Thomas, President

Form L-4098-2 Printed in U.S.A. (ISO, GL 01080675)

2040027375

AMENDMENT OF CANCELLATION CONDITION  
(ARKANSAS)

THE HARTFORD



Policy Number

Named Insured and Address

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein

Effective Date

Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

The following is added to the Cancellation Condition:

In the event of cancellation by the **named insured**:

1. the Premises-Operations premium developed for any annual policy period for the classifications listed below, if any, shall be retained by the Company:
2. The minimum premium for any annual policy period for Contractual Liability or Owners or Contractors Protective Liability coverage listed below, if any, shall be retained by the company:
3. In no event, shall the premium retained by the company be less than \$100.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

Countersigned by.....  
Authorized Agent

Amendment of Termination Provisions  
(Illinois)



THE HARTFORD

It is agreed that:

- A. The first paragraph of the "Cancellation" Condition is replaced by the following:

This policy may be cancelled by the named insured by surrender thereof to the company or any of its authorized agents or by mailing to the company written notice stating when thereafter the cancellation shall be effective.

This policy may be cancelled by the company by mailing to the named insured at the last mailing address known by the company, written notice stating when thereafter such cancellation shall be effective. If the policy is cancelled by the company due to the failure of the named insured to discharge when due any of his obligations in connection with the payment of premium or any installment of such premium that is payable directly to the company or its agent, written notice of cancellation must be mailed at least ten days prior to the effective date of such cancellation. However, if the policy is cancelled by the company for any reason other than non-payment of premium, written notice of cancellation must be mailed:

1. at least thirty days prior to the effective date of cancellation if the policy has been in force for 181 days or more, or
2. at least fifteen days prior to the effective date of cancellation if the policy has been in force for 180 days or less.

The mailing of notice as aforesaid shall be sufficient proof of notice.

The time of surrender or the effective date and hour of cancellation stated in the notice shall become the end of the policy period.

- B. The following Condition is added:

Renewal

If the company elects not to renew this policy, it shall mail to named insured at the last mailing address known by the company written notice of such nonrenewal not less than thirty days prior to the expiration date; provided that, notwithstanding the failure of company to comply with the foregoing provisions of this paragraph this policy shall terminate

1. on such expiration date, if
  - (a) the named insured has failed to discharge when due, of his obligations in connection with the payment of premium or any installment of such premium that is payable directly to the company or its agent, or
  - (b) the company has by any means manifested its willingness to renew directly to the named insured, or
  - (c) the named insured has notified the company or its agent that he does not wish this policy to be renewed, or
2. on the effective date of any other insurance policy procured by the insured as a replacement for this policy

The mailing of notice as aforesaid shall be sufficient proof of notice.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement forms a part of the policy, issued by THE HARTFORD INSURANCE GROUP company designated therein, which indicates this endorsement forms a part thereof, and takes effect as of the effective date of said policy.

DeRoy L. Thomas, President

Amendment of Termination Provisions  
(Kansas)



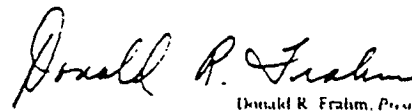
THE HARTFORD

"It is agreed that: the second sentence of the first paragraph of the "Cancellation" is replaced by the following

This policy may be cancelled by the company by mailing to the named insured at the address shown in this policy, written notice stating when not less than thirty days thereafter such cancellation shall be effective; provided that in the event of nonpayment of premium, such notice shall state when not less than ten days thereafter such cancellation shall be effective."

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement forms a part of the policy, issued by THE HARTFORD INSURANCE GROUP company designated therein, which indicates this endorsement forms a part thereof, and takes effect as of the effective date of said policy.

  
Donald R. Frahm, President

Form L-4205-0 Printed in U.S.A. (ISO GL 02060979)

2040027378

# LOUISIANA AMENDATORY ENDORSEMENT

Policy Number

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below.

Effective Date Effective hour is the same as stated in the Information Page of the policy.

Endt. No.

THE HARTFORD  
Named Insured and Address



The cancellation provision is amended as follows:

The provision of the policy requiring a specific number of days notice of cancellation by the Company is amended to twenty (20) days notice to the named insured shown in the policy. However, in the event the policy is cancelled for nonpayment of premium, at least ten (10) days' notice of cancellation shall be given.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

2040027379

Countersigned by .....

Authorized Agent

Insurance Inspection Services  
Exemption From Liability



THIS ENDORSEMENT IS APPLICABLE IN THE STATE OF MAINE

THE FOLLOWING LIMITS OUR LIABILITY

We, the insurance company, our agents, employees, or service contractors, are not liable for damages from injury, death or loss occurring as a result of any act or omission in the furnishing of or the failure to furnish insurance inspection services related to, in connection with or incidental to the issuance or renewal of a policy of property or casualty insurance.

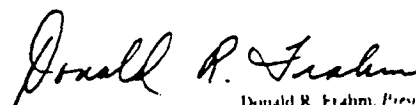
This exemption from liability does not apply:

- A. If the injury, loss or death occurred during the actual performance of inspection services and was proximately caused by our negligence, or by the negligence of our agents, employees or service contractors;
- B. To any inspection services required to be performed under the provisions of a written service contract or defined loss prevention program;
- C. In any action against us, our agents, employees, or service contractors for damages proximately caused by our acts or omissions which are determined to constitute a crime, actual malice or gross negligence; or
- D. If we fail to provide this written notice to the insured whenever the policy is issued or when new policy forms are issued upon renewal.

2040027380

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement forms a part of the policy, issued by THE HARTFORD INSURANCE GROUP company designated therein, which indicates this endorsement forms a part thereof, and takes effect as of the effective date of said policy.

  
Donald R. Frahm, President

Cancellation Condition

Amendment of First Paragraph-Michigan



THE HARTFORD

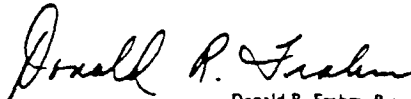
It is agreed that with respect to the Cancellation provisions of the policy

1. The words at the address shown in this policy appearing in the first paragraph of the Cancellation Condition are amended to read a new address last known to the company or its authorized agent
2. The provisions (if forming a part of the policy) of the endorsement entitled Amendment of Termination Provisions (Michigan) apply as stated therein
3. The provisions, if any forming a part of the policy which (by endorsement or otherwise) amend the Cancellation provisions of the policy other than as stated or designated in this endorsement are deleted

Nothing herein contained shall be held to vary, waive, alter or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated

This endorsement forms a part of the policy issued by THE HARTFORD INSURANCE GROUP company designated therein, which indicates this endorsement forms a part thereof, and takes effect as of the effective date of said policy

Form L-4320-0 Printed in U.S.A. (ISO GL 02 04 10 70)

  
Donald R. Frahm, President

2040027381



Amendment of  
Termination Provisions  
(Maryland)



THE HARTFORD

It is agreed that:

A. The first paragraph of the "Cancellation" Condition is replaced by the following:

This policy may be cancelled by the insured named in Item 1 of the declarations by surrender thereof to the company or any of its authorized agents or by mailing to the company written notice stating when thereafter the cancellation shall be effective.

This policy may be cancelled by the company by mailing to the insured named in Item 1 of the declarations at the address shown in this policy, written notice stating when not less than forty-five days thereafter such cancellation shall be effective; provided that, if the named insured fails to discharge when due any of his obligations in connection with the payment of premium for this policy or any installment thereof, whether payable directly to the company or its agent or indirectly under any premium finance plan or extension of credit, this policy may be cancelled by the company by mailing to such insured written notice stating when not less than ten days thereafter such cancellation shall be effective.

The mailing of notice as aforesaid shall be sufficient proof of notice. The time of surrender or the effective date of cancellation stated in the notice shall become the end of the policy period. Delivery of such written notice either by such insured or by the company shall be equivalent to mailing.

B. The following Condition is added:

RENEWAL

If the company elects not to renew this policy, it shall mail to the insured named in Item 1 of the declarations, at the address shown in this policy, written notice of such nonrenewal not less than forty-five days prior to the expiration date; provided that, notwithstanding the failure of the company to comply with the foregoing provisions of this paragraph, this policy shall terminate

1. on such expiration date, if

(a) the named insured has failed to discharge when due any of his obligations in connection with the payment of premium for this policy, or for the renewal thereof, or any installment of such premium, whether payable directly to the company or its agent or indirectly under any premium finance plan or extension of credit, or

(b) the company has by any means manifested its willingness to renew to the named insured or his representative, or

(c) the named insured has notified the company or its agent that he does not wish this policy to be renewed; or

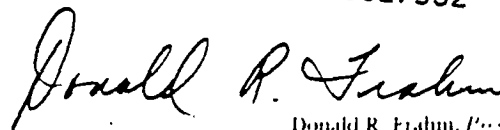
2. on the effective date of any other insurance policy issued as a replacement for any insurance afforded by this policy, when respect to any such insurance to which both such policies apply.

The mailing of notice as aforesaid shall be sufficient proof of notice. Delivery of such written notice by the company shall be equivalent to mailing.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement forms a part of the policy, issued by THE HARTFORD INSURANCE GROUP company designated therein, which indicates this endorsement forms a part thereof, and takes effect as of the effective date of said policy.

2040027382

  
Donald R. Frahm, President

## Maine Amendatory Cancellation Endorsement

THE HARTFORD

The Insurance People of



Named Insured and Address

Policy Number

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date

Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

### A. CANCELLATION

If this policy has been in effect for 60 days or more, or if it is a renewal or continuation of a policy issued by the Company, the following provisions are added and supersede any other provisions to the contrary:

1. The Company may cancel this policy only for one or more of the following reasons:
  - a. Nonpayment of premium;
  - b. Fraud or material misrepresentation made by or with the knowledge of the **named insured** in obtaining the policy, continuing the policy or in presenting a claim under the policy;
  - c. Substantial change in the risk which increases the risk of loss after insurance coverage has been issued or renewed, including, but not limited to, an increase in exposure due to regulation, legislation or court decision;
  - d. Failure to comply with reasonable loss control recommendations;
  - e. Substantial breach of contractual duties, conditions or warranties; or
  - f. Determination by the superintendent of insurance that the continuation of a class or block of business to which the policy belongs will jeopardize the Company's solvency or will place the Company in violation of the insurance laws of Maine or any other state.
2. If the Company cancels, cancellation will not be effective prior to 10 days after the receipt by the **named insured** of the notice of cancellation. The notice will state the reasons for cancellation. A post office certificate of mailing to the **named insured** at the last known mailing address will be conclusive proof of receipt of notice on the third calendar day after mailing.

### B. NONRENEWAL

If the Company decides not to renew this policy, the Company will mail or deliver notice of nonrenewal to the **named insured**. Nonrenewal will not be effective prior to 30 days after the receipt by the **named insured** of the notice of nonrenewal. A post office certificate of mailing to the **named insured** at the last known mailing address will be conclusive proof of receipt of notice on the third calendar day after mailing.

C. This endorsement does not apply to any Insuring Agreement that provides fidelity coverage.

2040027383

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

Countersigned by .....

Authorized Agent

# SOUTH DAKOTA AMENDATORY CANCELLATION ENDORSEMENT

THE HARTFORD 

Policy Number

Named Insured and Address

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date      Effective hour is the same as stated  
in the Declarations of the policy.

Endt. No.

## 1. CANCELLATION

The provisions of this policy pertaining to cancellation by the Company are amended as follows:

This policy may be cancelled by the Company by mailing or delivering to the **named insured** at the address shown in this policy, written notice stating when not less than 20 days thereafter such cancellation shall be effective and shall be accompanied by a written explanation of the specific reasons for cancellation.

After 60 days from the effective date of policy issuance a notice of cancellation may not be issued unless it is based upon at least one of the following reasons:

- (a) Nonpayment of premium.
- (b) Discovery of fraud or material misrepresentation made by or with the knowledge of the **named insured** in obtaining the policy, continuing the policy, or in presenting a claim under the policy;
- (c) Discovery of willful or reckless acts or omissions on the part of the **named insured** which increase any hazard insured against;
- (d) The occurrence of a change in the risk which substantially increases any hazard insured against after insurance coverage has been issued.
- (e) A violation of any local fire, health, safety, building or construction regulation or ordinance with respect to any insured property or the occupancy thereof which substantially increases any hazard insured against, or
- (f) A determination by the director of insurance that the continuation of the policy would place the insurer in violation of the insurance laws of this state.

## 2. The following condition is added

### NONRENEWAL

If the Company decides not to renew this policy, the Company will mail or deliver to the **named insured** written notice of nonrenewal not less than 20 days before

- (a) The expiration date, or
- (b) The anniversary date if it is a continuous policy.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company, provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

2040027384

Countersigned by

Authorized Agent

Amendatory Endorsement (Michigan)

THE HARTFORD 

Named Insured and Address

Policy Number

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

1. It is agreed that the first paragraph of the "Cancellation" condition is replaced by the following:

This policy may be cancelled by the **named insured** by surrender thereof to the company or any of its authorized agents or by mailing to the company or any of its authorized agents written notice stating when thereafter the cancellation shall be effective. This policy may be cancelled by the company by mailing to the **named insured** at his address last known to the company or its authorized agent, written notice stating when, not less than ten days thereafter such cancellation shall be effective. The mailing of notice as aforesaid shall be sufficient proof of notice. The time of surrender or the effective date and hour of cancellation stated in the notice shall become the end of the policy period. Delivery of such written notice either by the **named insured** or by the company shall be equivalent to mailing.

2. It is agreed that paragraph (b) of the "Insured's Duties in the Event of Occurrence, Claim or Suit" condition is replaced by the following:

(b) If claim is made or suit is brought against the **insured**, the **insured** shall as soon as practicable forward to the company every demand, notice, summons or other process received by him or his representative.

3. It is agreed that the Supplementary Payments provision is amended to include the following:

(e) prejudgment interest awarded against the **insured** on that part of the judgment the company pays.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

2040027385

Countersigned by .....

Authorized Agent

Form L-4887-1 (Ed. 4/85) Printed in U.S.A. (ISO GL 01 53 04 85)

Inspection and Audit  
Condition Amendment  
Minnesota



THE HARTFORD

Named Insured and Address

Policy Number

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein

Effective Date

Effective hour is the same as stated  
in the Declarations of the policy

Endt No

The Inspection and Audit Condition is amended by changing "three years" to "one year" regarding the time in which examine and audit the books and records.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company, provided that if this endorsement takes effect as of the effective date of the policy and at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

2040027386

Countersigned by

Authorized Agent

**AMENDATORY ENDORSEMENT  
(MINNESOTA)**

**THE HARTFORD**   
The Insurance People's Choice 

Named Insured and Address

Policy Number

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date      Effective hour is the same as stated in the Declarations of the policy.

A. With respect to provisions for cancellation by the company, the following is added to the Cancellation Condition:

**Cancellation Of Policies In Effect For 90 Days Or More**

If this policy has been in effect for 90 days or more, or if this policy is a renewal of a policy issued by the company, this policy may be cancelled by the company only for one or more of the following reasons.

1. nonpayment of premium;
2. misrepresentation or fraud made by or with the knowledge of the insured in obtaining the policy or in pursuing a claim under the policy;
3. actions by the insured that have substantially increased or substantially changed the risk insured;
4. refusal of the insured to eliminate known conditions that increase the potential for loss after notification by the insurer that the condition must be removed;
5. substantial change in the risk assumed, except to the extent that the insurer should reasonably have foreseen the change or contemplated the risk in writing the contract;
6. loss of reinsurance by the insurer which provided coverage to the insurer for a significant amount of the underlying risk insured. Cancellation notice pursuant to this ground shall contain the information which advises that the named insured has the right to appeal the cancellation to the commissioner of commerce within ten days from the date of receipt of the notice.
7. a determination by the commissioner that the continuation of the policy could place the insurer in violation of the Minnesota insurance laws.
8. nonpayment of dues to an association or organization, other than an insurance association or organization, where payment of dues is a prerequisite to obtaining or continuing such insurance; provided, however, that this provision for cancellation for failure to pay dues shall not be applicable to persons who are retired at 62 years of age or older or who are disabled according to social security standards;

If this policy is cancelled by the company based on the above provisions, the company will mail or deliver a written notice to the named insured 30 days before the effective date of cancellation except for nonpayment of premium. The notice shall contain a statement of reasons for such cancellation.

If this policy is cancelled by the company for nonpayment of premium, the company will mail or deliver a written notice to the named insured 10 days before the effective date of cancellation. The notice shall contain the information regarding the amount of premium due and the due date. Cancellation for nonpayment of premium shall not be effective if payment of the amount due is made prior to the effective date of such cancellation.

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B. The following is added as a new Condition:

Nonrenewal

If the company elects not to renew this policy, the company shall mail or deliver a written notice to the name insured 30 days before the expiration date of this policy except if the insured has insured elsewhere, accepted replacement coverage, or requested or agreed not to renew this policy.

C. The Inspection and Audit Condition is amended by changing "three years" to "one year" regarding the time which to examine and audit the books and records.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

2040027388

Countersigned by .....  
Authorized Agent

Subparagraphs (a) and (d) (i) of paragraph (1) of this exclusion do not apply to "bodily injury" or "property damage" caused by heat, smoke or fumes from a hostile fire. As used in this exclusion, a hostile fire means one which becomes uncontrollable or breaks out from where it was intended to be.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

Countersigned by .....  
Authorized Agent

2040027389



## POLLUTION EXCLUSION ENDORSEMENT

THE HARTFORD

The Insurance People of



Named Insured and Address

Policy Number  
10 CSE C30232E

THIS ENDT IS APPLICABLE IN THE  
STATE OF N.J. ONLY

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date      Effective hour is the same as stated  
in the Declarations of the policy.

Endt..No. :

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**BUSINESSOWNERS POLICY  
COMPREHENSIVE GENERAL LIABILITY INSURANCE  
CONTRACTUAL LIABILITY INSURANCE  
MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE  
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY INSURANCE  
OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE  
SMP LIABILITY INSURANCE  
STOREKEEPERS INSURANCE**

It is agreed that the exclusion relating to the discharge, dispersal, release or escape of smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste materials or other irritants, contaminants or pollutants is replaced by the following:

- (1) to **bodily injury or property damage** arising out of the actual, alleged or threatened discharge, dispersal, release or escape of pollutants:
- (a) at or from premises owned, rented or occupied by the **named insured**;
  - (b) at or from any site or location used by or for the **named insured** or others for the handling, storage, disposal, processing or treatment of waste;
  - (c) which are at any time transported, handled, stored, treated, disposed of, or processed as waste by or for the **named insured** or any person or organization for whom the **named insured** may be legally responsible; or
  - (d) at or from any site or location on which the **named insured** or any contractors or subcontractors working directly or indirectly on behalf of the **named insured** are performing operations:
    - (i) if the pollutants are brought on or to the site or location in connection with such operations; or
    - (ii) if the operations are to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize the pollutants.
- (2) to any loss, cost or expense arising out of any governmental direction or request that the **named insured** test for, monitor, clean up, remove, contain, treat, detoxify or neutralize pollutants.

Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

2040027390

Amendment of Termination provisions  
for General Liability Insurance  
New Jersey



THE HARTFORD

Named Insured and Address

This endorsement forms a part of Policy No. ....  
issued by THE HARTFORD INSURANCE GROUP company designated  
therein, and takes effect as of the effective date of said policy unless  
another effective date is stated herein.

Effective date ..... 12:01 A. M., standard time  
at the address of the *named insured* as stated herein.

It is agreed that:

- A. The second sentence in the first paragraph of the "Cancellation" Condition is replaced by the following:

If the *named insured* fails to discharge when due any of his obligations in connection with the payment of premium or any installment of such premium, whether payable directly to the company or its agent, or indirectly under any premium finance plan or extension of credit, this policy may be cancelled by the company by mailing to the *named insured*, at the address shown in this policy, written notice stating when not less than ten days thereafter such cancellation shall be effective. With respect to cancellation for a reason other than non-payment of premium, this policy may be cancelled by mailing to the *named insured* at the address shown in this policy, written notice stating when not less than thirty days thereafter such cancellation shall be effective.

- B. The following Condition is added:

Renewal

If the company elects not to renew this policy, it shall mail to the *named insured*, at the address shown in this policy, written notice of nonrenewal at least thirty days prior to the expiration date of this policy; provided that, notwithstanding the failure of the company to comply with the foregoing provisions of this paragraph, this policy shall terminate automatically on such expiration date, if the *named insured* has failed to discharge when due any of his obligations in connection with the payment of premium or any installment of such premium, whether payable directly to the company or its agent or indirectly under any premium finance plan or extension of credit.

The mailing of notice as aforesaid shall be sufficient proof of notice. Delivery of such written notice shall be equivalent to mailing.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

Countersigned by.....  
Authorized Agent

2040027391

Premium Discount Endorsement  
Texas (General Liability Insurance)



THE HARTFORD

Named Insured and Address

This endorsement forms a part of Policy No. 10 CSE C30232E  
issued by THE HARTFORD INSURANCE GROUP company designated  
therein, and takes effect as of the effective date of said policy unless  
another effective date is stated herein.

Effective date 12:01 A.M., standard time  
at the address of the *named insured* as stated herein.

It is agreed that the premium pertaining to Texas for General Liability and Medical Payments insurance is subject to discount in accordance with the following procedure:

1. **Texas General Liability Standard Premium.** Such premium pertaining to Texas computed in accordance with the provisions of the policies designated in paragraph 4 hereof, other than this endorsement and exclusive of the application of any retrospective rating plan, shall be known as the Texas General Liability Standard Premium.

applicable percentages stated in said Table opposite the Total Standard Premium and (2) the discount determined by applying to that portion of the Texas General Liability Standard Premium which is subject to retrospective rating the applicable percentages stated in said Table opposite so much of the Total Standard Premium as is subject to retrospective rating.

2. **Total Standard Premium For All States.** The General Liability and Medical Payments premium computed in accordance with the provisions of the policies designated in paragraph 4 hereof, other than this endorsement and exclusive of the application of any retrospective rating plan, any Automatic Premium Adjustment Endorsement, any Premium Return Plan Endorsement, or other Premium Discount Endorsement shall be known as the Total Standard Premium.

Policy Numbers	Estimated Standard Premium
<u>10 CSE C30232E</u>	\$ <u>293,866</u>
<u>10 JSE C30231E</u>	\$ <u>383,353</u>
	\$ _____

3. **Premium Discount — Texas**

Total Estimated  
Standard Premium: \$ 677,219

- (a) For policy periods of one year or less — The Texas General Liability Standard Premium shall be subject to the applicable discount percentages for the Total Standard Premium obtained from the Table of Texas Premium Discounts (General Liability) stated in the Company's manual of rules and rates.

5. **Premium Discount Percentages Applicable to Texas General Liability Standard Premium.** Based on the Total Estimated Standard Premium stated in paragraph 4 hereof, the premium discount percentage applicable to the Estimated Texas General Liability Standard Premium, obtained from said Table of Texas Premium Discounts (General Liability) in accordance with the provisions of paragraph 3 hereof, is as follows.

General Liability \_\_\_\_\_ %

- (b) For policy periods of more than one year — The Texas General Liability Standard Premium for each annual period or portion thereof during the policy period shall be subject to the applicable discount percentages stated in said Table of "Texas Premium Discounts (General Liability)" opposite the Total Standard Premium for the policies for each such period or portion thereof during the policy period.

Upon termination of the policies designated in paragraph 4 hereof, the premium discount percentage applicable to the Earned Texas General Liability Standard Premium shall be obtained from said Table of Texas Premium Discounts (General Liability) and the premium discount applicable to the Earned Texas General Liability Standard Premium shall be computed in accordance with the foregoing provisions of this endorsement.

- (c) If retrospective rating is applicable to a part of the premium pertaining to Texas, the amount of premium discount applicable to the Texas General Liability Standard Premium, exclusive of any premium subject to any retrospective rating plan, shall be the difference between (1) the discount determined by applying to the Texas General Liability Standard Premium the

6. **ESTIMATED PREMIUM AND PREMIUM DISCOUNT CALCULATION FOR THIS POLICY**

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- I. If subject to Annual Adjustment

(Texas Estimated General Liability Standard Premium \$ SUBJECT)

ESTIMATED STANDARD PREMIUM

\$ TO

PREMIUM DISCOUNT APPLICABLE TO TEXAS GENERAL LIABILITY STANDARD PREMIUM

\$ \_\_\_\_\_

ESTIMATED ADVANCE PREMIUM

\$ AUDIT

- II. If subject to Interim Adjustment

(Texas General Liability Deposit Standard Premium \$ \_\_\_\_\_)

ESTIMATED DEPOSIT STANDARD PREMIUM

\$ \_\_\_\_\_

PREMIUM DISCOUNT APPLICABLE TO TEXAS GENERAL LIABILITY DEPOSIT STANDARD PREMIUM

\$ \_\_\_\_\_

DEPOSIT PREMIUM

\$ \_\_\_\_\_

Nothing herein contained shall be held to vary, waive, alter or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and at issue of said policy forms a part thereof countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

**CANCELLATION AND NONRENEWAL PROVISIONS  
(Texas)**

**THE HARTFORD**

The Insurance People of



Named Insured and Address

Policy Number

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date

Effective hour is the same as stated in the Declarations of the policy.

Enat. No.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COMPLETED OPERATIONS AND PRODUCTS LIABILITY INSURANCE  
COMPREHENSIVE GENERAL LIABILITY INSURANCE  
CONTRACTUAL LIABILITY INSURANCE  
DRUGGISTS LIABILITY INSURANCE  
FARM LIABILITY INSURANCE  
MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE  
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY INSURANCE  
OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE  
POLLUTION LIABILITY INSURANCE  
STOREKEEPERS LIABILITY INSURANCE**

1. It is agreed that the first paragraph of the "Cancellation" Condition is replaced by the following:

This policy may be cancelled by the insured named in item 1 of the declarations by surrender thereof to the company or any of its authorized agents or by mailing to the company written notice stating when thereafter the cancellation shall be effective.

This policy may be cancelled by the company by mailing to the insured named in item 1 of the declarations at the address shown in this policy, written notice stating when not less than forty-five days thereafter such cancellation shall be effective, except:

- a. Upon failure of the named insured to discharge his obligation in the payment of premium for the policy or any installment thereof, whether payable directly to the company or its agents or indirectly under any premium finance plan or extension of credit, the company may cancel the policy by mailing written notice to the named insured at least ten days prior to the effective date of cancellation;
- b. Upon a substantial change in operations resulting in an increase in exposure within the control of the insured which would produce an increase in rate, the company may cancel the policy by mailing written notice to the named insured at least ten days prior to the effective date of cancellation;
- c. Upon a determination by the State Board of Insurance that the continuation of the policy would violate or place the company in violation of the Insurance Code, the company may cancel the policy by mailing written notice to the named insured at least ten days prior to the effective date of cancellation;
- d. Where a company has been placed in supervision, conservatorship, or receivership, the company may cancel a policy by mailing written notice to the named insured at least ten days prior to the effective date of cancellation upon approval or at the direction of the supervisor, conservator or receiver; or

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- e. On a new policy, not a renewal, the same company, a company may cancel within sixty days of the initial effective date of the policy by mailing written notice to the **named insured** at least ten days prior to the effective date of cancellation.

The company may comply with this provision by requiring or permitting its agent to notify the policyholder. However, the responsibility of giving notice to the **named insured** remains with the company if the agent fails to carry out its instructions to notify the **named insured**.

The mailing of notice as aforesaid shall be sufficient proof of notice. The time of surrender or the effective date and hour of cancellation stated in the notice shall become the end of the policy period. Delivery of such written notice either by the **named insured** or by the company shall be equivalent to mailing.

2. The following Condition is added:

#### **NONRENEWAL**

If the company elects not to renew this policy, it shall mail to the **insured** named in item 1 of the declarations, at the address shown in this policy, written notice of such nonrenewal not less than forty-five days prior to the expiration date, except where a company has been placed in supervision, conservatorship, or receivership, the company may decline renewal of a policy by mailing written notice to the **named insured** at least ten days prior to the expiration date upon approval or at the direction of the supervisor, conservator or receiver.

The company may comply with this provision by requiring or permitting its agent to notify the policyholder. However, the responsibility of giving notice to the **named insured** remains with the company if the agent fails to carry out its instructions to notify the **named insured**.

The mailing of notice as aforesaid shall be sufficient proof of notice. The time of surrender or the effective date and hour of nonrenewal stated in the notice shall become the end of the policy period. Delivery of such written notice by the company shall be equivalent to mailing.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

2040027394

Countersigned by

Authorized Agent

GENERAL LIABILITY  
Amendatory Endorsement — Notice  
(TEXAS)



THE HARTFORD

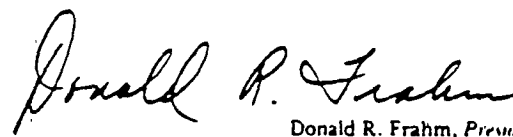
This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE  
COMPREHENSIVE PERSONAL INSURANCE  
CONTRACTUAL LIABILITY INSURANCE  
FARMER'S COMPREHENSIVE PERSONAL INSURANCE  
FARM EMPLOYERS' LIABILITY AND FARM EMPLOYEES'  
MEDICAL PAYMENTS INSURANCE  
FARMERS MEDICAL PAYMENTS INSURANCE  
MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE  
OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE  
PREMISES MEDICAL PAYMENTS INSURANCE  
STOREKEEPER'S INSURANCE  
HOSPITAL PROFESSIONAL LIABILITY INSURANCE

As respects *bodily injury* liability coverage and *property damage* liability coverage, unless the company is prejudiced by the *insured's* failure to comply with the requirement, any provision of this policy requiring the *insured* to give notice of action, *occurrence* or loss, or requiring the *insured* to forward demands, notices, summons or other legal process, shall not bar liability under this policy.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy other than as herein stated.

This endorsement forms a part of the policy, issued by THE HARTFORD INSURANCE GROUP company designated therein, which indicates an endorsement forms a part thereof, and takes effect as of the effective date of said policy.

  
Donald R. Frahm, President

Form L-3600-0 Printed in U.S.A. (ISO GL 01 031066)

2040027395

Amendment of Policy Provisions  
Vermont



THE HARTFORD

Named Insured and Address

Policy Number

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date

Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

Notwithstanding any provision of the policy to the contrary:

1. It is agreed that pursuant to Title 8, Sections 4201-4209 of the Vermont statutes annotated:

- (a) The company shall pay and satisfy any judgment that may be recovered against the insured upon any claim covered by the policy of which this endorsement forms a part to the extent and within the limits of liability assumed thereby, and shall protect the insured against the levy of any execution issued upon any such judicial judgment or claim against the insured. No limitation of liability in the policy shall be valid if, after a judgment has been rendered against the insured in respect to his legal liability for damages in a particular instance, the company continues the litigation by an appeal or otherwise, unless the insured shall stipulate with the company, agreeing to continue such litigation.
- (b) No action shall lie against the company to recover any loss under the policy, unless brought within one year after the amount of such loss is made certain either by judgment against the insured after final determination of the litigation or by agreement between the parties with the written consent of the company.
- (c) The insolvency or bankruptcy of the insured shall not release the company from the payment of damages for injury or damage sustained during the policy period, and in the case of such insolvency or bankruptcy an action may be maintained by the person or organization sustaining damages against the company under the terms of the policy for the amount of any judgment obtained against the insured not to exceed the limits of liability under the policy.
- (d) The payment of any judgement or claim by the insured for which the company is liable for payment under the policy, shall not bar the insured from any action or right of action against the company. In the event of payment under the terms of this policy, the company shall be subrogated to all rights of the insured against any party to the extent of the amount of such payment, and the insured shall execute all papers required and shall cooperate with the company and do whatever else is necessary to secure such rights.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

Countersigned by

Authorized Agent

2040027396



THE HARTFORD

Named Insured and Address

Policy Number

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

THIS POLICY IS ISSUED AND DELIVERED SUBJECT TO THE LAWS OF VERMONT AND PARTICULARLY TO CHAPTER 113, TITLE 8 OF THE VERMONT STATUTES, INCLUDING THE FOLLOWING STATUTORY REQUIREMENTS PERTAINING TO LIABILITY INSURANCE FORMING A PART OF SUCH CHAPTER.

THE COMPANY SHALL PAY AND SATISFY ANY JUDGMENT THAT MAY BE RECOVERED AGAINST THE INSURED UPON ANY CLAIM COVERED BY THIS POLICY TO THE EXTENT AND WITHIN THE LIMITS OF LIABILITY ASSUMED THEREBY, AND SHALL PROTECT THE INSURED AGAINST THE LEVY OF ANY EXECUTION ISSUED UPON ANY SUCH JUDICIAL JUDGMENT OR CLAIM AGAINST THE INSURED. NO LIMITATION OF LIABILITY IN THIS POLICY SHALL BE VALID IF, AFTER A JUDGMENT HAS BEEN RENDERED AGAINST THE INSURED IN RESPECT TO HIS LEGAL LIABILITY FOR DAMAGES IN A PARTICULAR INSTANCE, THE COMPANY CONTINUES THE LITIGATION BY AN APPEAL OR OTHERWISE, UNLESS THE INSURED SHALL STIPULATE WITH THE COMPANY, AGREEING TO CONTINUE SUCH LITIGATION;

NO ACTION SHALL LIE AGAINST THE COMPANY TO RECOVER FOR ANY LOSS UNDER THIS POLICY, UNLESS BROUGHT WITHIN ONE YEAR AFTER THE AMOUNT OF SUCH LOSS IS MADE CERTAIN EITHER BY JUDGMENT AGAINST THE INSURED AFTER FINAL DETERMINATION OF THE LITIGATION OR BY AGREEMENT BETWEEN THE PARTIES WITH THE WRITTEN CONSENT OF THE COMPANY;

THE INSOLVENCY OR BANKRUPTCY OF THE INSURED SHALL NOT RELEASE THE COMPANY FROM THE PAYMENT OF DAMAGES FOR INJURY SUSTAINED OR LOSS OCCASIONED DURING THE LIFE OF THE POLICY, AND IN CASE OF SUCH INSOLVENCY OR BANKRUPTCY AN ACTION MAY BE MAINTAINED BY THE INJURED PERSON OR CLAIMANT AGAINST THE COMPANY UNDER THE TERMS OF THE POLICY, FOR THE AMOUNT OF ANY JUDGMENT OBTAINED AGAINST THE INSURED NOT EXCEEDING THE LIMITS OF THE POLICY; AND

PAYMENT OF ANY JUDICIAL JUDGMENT OR CLAIM BY THE INSURED FOR ANY OF THE COMPANY'S LIABILITY HEREUNDER SHALL NOT BAR THE INSURED FROM ANY ACTION OR RIGHT OF ACTION AGAINST THE COMPANY. IN CASE OF PAYMENT OF LOSS OR EXPENSE UNDER THIS POLICY, THE COMPANY SHALL BE SUBROGATED TO ALL RIGHTS OF THE INSURED AGAINST ANY PARTY, AS RESPECTS SUCH LOSS OR EXPENSE, TO THE AMOUNT OF SUCH PAYMENT, AND THE INSURED SHALL EXECUTE ALL PAPERS REQUIRED AND SHALL COOPERATE WITH THE COMPANY TO SECURE TO THE COMPANY SUCH RIGHTS.

Nothing herein contained shall be held to vary, waive, alter or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company, provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement



AMENDMENT OF CANCELLATION CONDITION  
ENDORSEMENT (WASHINGTON)

THE HARTFORD



- 1 The cancellation condition of this policy is amended as follows:

This policy may be cancelled by the company by mailing to the **named insured** or his representative, at the last address known by the company or at the last address shown by the company's records, written notice stating when not less than 45 days thereafter such cancellation shall be effective; provided that in the event of nonpayment of premium, such notice shall state when not less than 10 days thereafter such cancellation shall be effective.

This company will also mail to the mortgagee, if any, or other person shown in this policy with a financial interest in the property at their last address known by the company or at their last address shown by the company's records, written notice of cancellation, for any reason, at least 45 days prior to the effective date of cancellation.

2. The following is added:

**NONRENEWAL**

If this company elects not to renew this policy, it will mail to the **insured**, at the last address filed with this company by or on behalf of the **insured**, written notice stating the reasons for nonrenewal at least 45 days prior to the expiration date. If the policy period is longer than one year, this company will have the right not to renew or continue the policy only at the anniversary of its original effective date.

If this company offers to renew or continue and the **insured** does not accept, this policy will terminate at the end of the current policy period. Failure to pay the required renewal or continuation premium when due shall mean that the **insured** has not accepted the company's offer.

Amendment of "Alcoholic Beverage"  
Exclusion — South Carolina



THE HARTFORD

Policy Number

Named Insured and Address

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date

Effective hour is the same as stated  
in the Declarations of the policy.

Endl. No.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE :  
DRUGGISTS' LIABILITY INSURANCE  
MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE  
OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE  
COMPLETED OPERATIONS AND PRODUCTS LIABILITY INSURANCE  
CONTRACTUAL LIABILITY INSURANCE  
PREMISES MEDICAL PAYMENTS INSURANCE  
COMPREHENSIVE-PLUS SPECIAL LIABILITY INSURANCE  
STOREKEEPERS' LIABILITY INSURANCE

It is agreed that part of the alcoholic beverage exclusion which relates to the selling, serving or giving of any alcoholic beverage (a) to a person under the influence of alcohol or (b) which causes or contributes to the intoxication of any person, is deleted.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

Countersigned by .....

Authorized Agent

Form L-4288-0 Printed in U.S.A. (ISO GL 01 04 07 '66)

2040027399

**PHILIP MORRIS COMPANIES, INC.**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## EXCLUSION — POLLUTION HAZARD

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART  
RAILROAD PROTECTIVE LIABILITY COVERAGE PART

Exclusion f. of Coverage A. (Section 1) is replaced by the following exclusion:

We shall have no obligation:

- (1) To investigate, settle or defend any claim or suit against any insured alleging actual or threatened injury or damage of any nature or kind to persons or property which arises out of or would not have occurred but for the "pollution hazard;" or
- (2) To pay any damages, judgments, settlements, loss, costs or expenses that may be awarded or incurred:
  - (i) By reason of any such claim or suit or any such injury or damage; or
  - (ii) In complying with any action authorized by law and relating to such injury or damage.

"Pollution hazard" means an actual exposure or threat of exposure to the corrosive, toxic or other harmful properties of any solid, liquid, gaseous or thermal:

- (1) Pollutants;
- (2) Contaminants;
- (3) Irritants; or
- (4) Toxic substances,

including:

- (1) Smoke;
- (2) Vapors;
- (3) Soot;
- (4) Fumes;
- (5) Acids;
- (6) Alkalies; and
- (7) Waste materials consisting of or containing any of the foregoing.

Accepted by: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_

THE HARTFORD 



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY INSURANCE

ASBESTOS HAZARD EXCLUSION ENDORSEMENT

It is agreed that such insurance as is afforded by the policy is subject to the following additional exclusion:

The Company shall have no obligation under this policy:

- (1) To investigate, settle or defend any claim or suit against any Insured alleging actual or threatened injury or damage of any nature or kind to persons or property which arises out of or would not have occurred but for the Asbestos Hazard; or
- (2) To pay, contribute to or indemnify another for any damages, judgements, settlements, loss, costs or expenses that may be awarded or incurred by reason of any such claim or suit or any such injury or damage, or in complying with any action authorized by law and relating to such injury or damage, or in complying with any action authorized by law and relating to such injury or damage.

As used in this endorsement, "Asbestos Hazard" mean:

- (A) An actual exposure or threat of exposure to the harmful properties of of Asbestos, or
- (B) The presence of Asbestos in any place, whether or not within a building or structure,

ASBESTOS MEANS THE MINERAL IN ANY FORM, INCLUDING BUT NOT LIMITED TO FIBERS OR DUST.

ACCEPTED BY: \_\_\_\_\_

TITLE: \_\_\_\_\_

DATE: \_\_\_\_\_

This endorsement does not change the policy except as shown.

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