

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

EXCLUSION - COMMON INTEREST DEVELOPMENT WORK

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

A. The following exclusion is added to paragraph 2. Exclusions in SECTION I - COVERAGES:

This insurance does not apply to “bodily injury” or “property damage” arising out of “your work” at any residential “common interest development”.

This exclusion does not apply to “your work” performed:

1. Solely within a resident’s “separate interest”, or
2. After the “common interest development” is completed, unless the work is to repair or replace “your work” performed prior to such completion.

B. The following definitions are added to SECTION V - DEFINITIONS:

1. “Common interest development” means:
 - a. A “community apartment project”;
 - b. A “condominium project”; or
 - c. A “planned development”.
2. “Community apartment project” means a development in which an undivided interest in real property is coupled with the right of exclusive occupancy of any apartment located on the property.
3. “Condominium project” means a development consisting of condominiums. A condominium consists of an undivided interest in a portion of a parcel of real property together with a “separate interest” in another portion of the same parcel.
4. “Planned development” means a development in which a portion of the real property is owned either by an association or in common by owners of “separate interests” within the development.
5. “Separate interest” means an individual condominium unit; a lot, parcel, area or space in a “planned development”; or, an individual community apartment.

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.