UNITED SPECIALTY INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

VEN 014 01 (02/20)

CONDOMINIUM AND TOWNHOME EXCLUSION

This endorsement modifies the insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

A. The following exclusion is added to **SECTION 1 - COVERAGE A BODILY INJURY AND PROPERTY DAMAGE**, Paragraph **2. Exclusions** and **SECTION 1 – COVERAGE B PERSONAL AND ADVERTISING INJURY LIABILITY**, Paragraph **2. Exclusions** of the **COMMERCIAL GENERAL LIABILITY COVERAGE FORM**;

Condominiums and Townhomes

This insurance does not apply to, and the Company shall have no obligation to provide indemnity or defense to any insured for, any claim or "suit" for any "bodily injury, "property damage," or "personal and advertising injury," arising from any work or operations performed by you, or any contractors or subcontractors working directly or indirectly on your behalf, involving, related to, or performed on or about the premises of:

a. Any “Condominiums or Townhomes” project, including any structure or area contained therein; and

b. Any location which has been or becomes converted, at any time, into "Condominiums or Townhomes," regardless of whether:

(1) Any insured had involvement in the conversion;
(2) Any insured had knowledge of the conversion; or
(3) The conversion is prior to or subsequent to any insured’s work at the location.

This exclusion does not apply if:

a. Your work or operations, or others working on your behalf in connection with the project:

(1) consists only of non-structural interior remodeling or repair of existing individual condominium or townhouse units; and

(2) was performed for the individual unit owner;

or

b. Your work or operations, or others working on your behalf in connection with the project, is or was limited to only to maintenance, service, or non-structural remodeling or repair of common areas of a completed and occupied "Condominiums or Townhomes" project.

B. The following is added to **Section V – DEFINITIONS**, of the **COMMERCIAL GENERAL LIABILITY COVERAGE FORM**:

"Condominiums or Townhomes" as used herein means any residential or commercial project, or real estate, of which any portion is designated, designed, or intended for occupancy in whole or in part by any person, persons, or organizations with separate ownership and the remainder of which is designated for common ownership by the owners of those portions, and where the undivided interests in the common elements are vested in the unit owners.

All other terms, conditions, and exclusions under the policy remain unchanged.