UNITED SPECIALTY INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

VEN 014 00 (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

a. 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, of performed on or about the premises of any “Condominiums or Townhomes” project, including any structure or area contained therein.

b. This exclusion does not apply if:

(1) The project which was the subject of your work or operations, or the operations of those working on your behalf:

(i) were not "Condominiums or Townhomes" at the time all such work was performed and completed, and were converted to "Condominiums or Townhomes" after completion of all of your work at or in connection with such project; and

(ii) At the time of your work neither you nor anyone working on your behalf had any knowledge that the conversion was going to take place or was in progress.

or

(2) Your work or operations, or others working on your behalf in connection with the project:

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

(ii) was performed for the individual unit owner.

or

(3) 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.

(4) Exception: This exclusion does not apply to Condominium and Townhome Construction 4 stories or under.

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.