UNITED SPECIALTY INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

VEN 028 00 (01/15)

EXPANDED DEFINITION OF OCCURRENCE – HAWAII

This endorsement modifies the Conditions provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

Solely with respect to any premises, site or location in Hawaii, the "occurrence" definition under SECTION V- Definition 13. is replaced by the following:

"Occurrence" means an accident, including continuous or repeated exposure to substantially the same general harmful conditions.

Faulty workmanship in and of itself does not constitute an "occurrence". But if the insured becomes legally obligated to pay damages because of "property damage" due to faulty workmanship performed:

1. By you or on your behalf, that causes "property damage" to property other than "your work";
2. On your behalf by a subcontractor, that causes "property damage" to "your work" or any part of "your work" included in the "products-completed operations hazard; or
3. By you, that causes "property damage" to that part of "your work" that was performed on your behalf by a subcontractor,

then such "property damage" will be deemed to be caused by an "occurrence", but only if the "property damage" is unexpected or unintended from the standpoint of the insured.

All other terms, conditions and exclusions under this policy are applicable to this Endorsement and remain unchanged.