# UNITED SPECIALTY INSURANCE COMPANY

## THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## VEN 014 04 (05/18)

## CONDOMINIUM AND TOWNHOME EXCLUSION

This endorsement modifies the insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

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**;

This insurance does not apply to and the Company shall have no obligation to provide indemnity or defense 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 about the premises of:

1. “Condominiums or townhomes”

2. Any location which has been or becomes converted, at any time, into condominiums or townhomes, regardless of whether:
    a. Any insured had involvement in the conversion;
    b. Any insured had knowledge of the conversion;
    c. The conversion is prior to or subsequent to any insured’s work at the location

This exclusion does not apply to:

1. Non-structural remodeling or repair of existing individual condominium or townhouse units if the work is performed for the individual unit owner.

2. Maintenance, service or non-structural remodeling or repair of common areas of a completed and occupied condominium or townhome.

The following is added to Section V – DEFINITIONS:

“Condominiums or townhomes” means real estate, portions of which are designated, designed or intended for occupancy in whole or in part as a by any person or persons, or organizations with separate ownership and the remainder of which is designated for common ownership by the owners or 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 are applicable to this Endorsement and remain unchanged.

Exception: This exclusion does not apply to Condominium and Townhome construction 4 stories or under