UNITED SPECIALTY INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

VEN 024 03 (02/20)

DEDUCTIBLE ENDORSEMENT
(MEDICAL PAYMENTS INCLUDED)

SECTION IV - COMMERCIAL GENERAL LIABILITY CONDITIONS, of the **COMMERCIAL GENERAL LIABILITY COVERAGE FORM**, is amended to include the following:

DEDUCTIBLE SCHEDULE A (CGL Coverage's A and B and Products/Completed Operations Liability Coverage)			
$	Per Claim	$	Aggregate
$	Per Occurrence	$	Aggregate

DEDUCTIBLE SCHEDULE B (CGL Coverage C- Medical Payments)	
$	Per Claimant

Deductible(s):

a. Our obligation under this policy for damages and "defense costs," other than Coverage C of the Commercial General Liability Coverage Form, applies only to amounts excess of the Deductible shown in Deductible Schedule A.

b. Our obligation under the Commercial General Liability Coverage Form for Coverage C – Medical Payments, applies only to amounts excess of the Deductible shown in Deductible Schedule B.

c. For deductibles in Deductible Schedule A, we shall select a Deductible amount on either a per "claim" or a per "occurrence" basis. Your Deductible applies to the coverage option and to the basis of the Deductible indicated by the placement of the Deductible amount in Schedule A above. The Deductible amount stated in the Schedule above applies as follows:

(1) **PER CLAIM BASIS.** If the Deductible amount indicated in Schedule A above is on a per "claim" basis, that Deductible applies as follows:

(a) Under Bodily Injury Liability Coverage, to all damages sustained by any one person because of "bodily injury";

(b) Under Property Damage Liability Coverage, to all damages sustained by any one person or organization because of "property damage" or

(c) Under Bodily Injury Liability, Property Damage Liability Coverage, and/or Personal or Advertising Injury, combined, to all damages sustained by any one person or organization because of:

(i) “Bodily injury”
(ii) “Property damage”;
(iii) "Personal or Advertising Injury"; or
(iv) “Bodily Injury,” “Property Damage” and "Personal or Advertising Injury" combined;

as a result of any one “occurrence.”

(d) If damages are claimed for care, loss of services, or death, arising from or resulting at any time from “bodily injury,” a separate Deductible amount will be applied to each person making a “claim” for such damages.

(e) With respect to “property damages,” a person includes an organization.

(2) **PER OCCURRENCE BASIS.** If the Deductible amount indicated in Schedule A above is on a "per occurrence" basis, the Deductible amount applies as follows:

(a) Under Bodily Injury Liability Coverage, to all damages because of "bodily injury”;
(b) Under Property Damage Liability Coverage, to all damages because of “property damage”; or
(c) Under Bodily Injury Liability, Property Damage Liability Coverage, and/or Personal or Advertising Injury, combined, to all damages because of:

(i) “Bodily injury”
(ii) “Property damage”;
(iii) "Personal or Advertising Injury"; or
(iv) “Bodily Injury,” “Property Damage” and "Personal or Advertising Injury" combined;

as a result of any one “occurrence,” regardless of the number of persons or organizations who sustain damages because of that “occurrence.”

(3) If the Deductible applies in the aggregate, the Insured shall be responsible for and pay all damages, either on a "per claim” or a "per occurrence” basis as applicable, up to the aggregate Deductible.

d. Supplementary Payments are included within the Deductible(s) described in Schedule A.

e. Payment of Deductible(s):

(1) Deductible payments shall be paid by the Insured and received by us within thirty (30) calendar days from the date we request, in writing, such payment from the Insured. If the Insured does not make such payment and we do not receive such amount in that period of time, we have the right to cancel the policy or disclaim coverage in connection with the subject loss, claim, "occurrence," or "suit."

(2) “Claim(s)” whenever used in this policy means, a demand, received by the Insured, for money or services, including the service of suit or institution or arbitration proceedings against the Insured.

f. All amounts paid within the deductible(s) under Coverage A or Coverage B are inclusive of, and shall act to reduce the LIMITS OF INSURANCE as stated in the Declarations.

g. The terms of this insurance, including those with respect to:

(1) Our right and duty to defend the Insured against any “suits” seeking those damages; and

(2) Your duties in the event of an “occurrence,” offense, “claim,” or “suit”;

apply irrespective of the application of the Deductible amount.

h. We may pay any part or all of the Deductible amount to effect settlement of any “claim” or “suit” and, upon notification of the action taken, you shall promptly reimburse us for such part of the Deductible amount as has been paid by us.

All other terms and conditions of this policy shall remain unchanged.

This endorsement forms a part of the policy to which attached, effective on the inception date of the policy unless otherwise stated herein.