UNITED SPECIALTY INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

VEN 025 01 (02/20)

DEFENSE WITHIN THE LIMITS ENDORSEMENT

FOR WILDFIRE and WILDFIRE LIABILITY

This endorsement modifies the Conditions provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

A. The following is added to **SUPPLEMENTARY PAYMENTS - COVERAGES A and B** of the **COMMERCIAL GENERAL LIABILITY COVERAGE FORM,** at the end of Paragraph

Notwithstanding the foregoing, in connection with any claim, "suit" or "occurrence" arising in whole or in part from "Wildfire" or "Wildfire Liability," these payments **shall** reduce the limits of this insurance.

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

"Wildfire" means any sweeping and destructive conflagration in a wilderness or a rural area that can also consume houses, buildings, or other structures and agricultural resources (exclusive of the insured's premises). Aside from the aforementioned conflagration, the term "Wildfire" is also understood to include any "Other Fire Incident".

"Other Fire Incident" means conflagration which threatens to destroy life, property, or natural resources, and (a) is not burning within the confines of firebreaks, or (b) is burning with such intensity that it could not be readily extinguished with ordinary tools commonly available.

"Wildfire Liability" includes "bodily injury", "property damage" and "personal and advertising injury," which arise out of a "Wildfire," including any cost the insured becomes legally obligated to pay as reimbursement for fighting, suppressing, or bringing under control any "Wildfire."

Nothing herein contained shall vary, alter, waive or extend any of the terms, representations, conditions, or agreement, of the policy other than as above stated. All other terms, conditions, and exclusions under this policy remain unchanged.