



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

## **GENERAL LIABILITY BROADENING ENDORSEMENT**

This endorsement modifies the insurance provided under the following:

### **COMMERCIAL GENERAL LIABILITY COVERAGE PART**

Throughout this endorsement, the words "you" and "your" refer to the Named Insured shown in the Declarations. The word "we," "use," and "our" refer to the Company providing this insurance.

The following is only a summary of the additional coverages provided by this endorsement and is provided only for your reference and convenience. For the Limits of Insurance and the additional coverages provided by this endorsement, read the provisions on the following pages and the Coverage Form which this endorsement modifies.

### **SUBJECTS OF INSURANCE**

1. Broadened Bodily Injury
2. Broadened Personal and Advertising Injury
3. Broadened Property Damage
4. Broadened Fire, Lightning, Explosion and Sprinkler Leakage - \$500,000
5. Broadened Medical Payments - \$10,000
6. Broadened Supplementary Benefits
  - a. Bail Bonds - \$1,000
  - b. Expenses Incurred to Assist in Defense - \$500 per day
7. Broadened Newly-Acquired or Formed Organization
8. Broadened Non-Owned or Chartered Watercraft or Aircraft
9. Broadened Commercial General Liability Conditions
  - a. Duties in the Event of Occurrence, Offense, Claim or Suit
  - b. Liberalization – Automatic Coverage If We Adopt Broader Coverages
  - c. Notice to Company
10. Automatic Coverage for "Special Events"
11. Automatic Additional Insureds
  - a. Athletic Activity Participants
  - b. Contractual Obligations
  - c. Funding Sources
  - d. Manager or Lessor of Premises
  - e. Owner, Manager, Operator or Lessor of "Special Event" Premises
  - f. Supervisors or Higher in Rank – Co-Employee Exclusion Removed
  - g. Volunteer Workers
  - h. Limitations
12. Blanket Waiver of Subrogation
13. Priority of Application for Multiple Insureds

**The coverages listed in this endorsement are provided as extensions or additions to your insurance program.**