POLICYHOLDER DISCLOSURE NOTICE

GENERAL LIABILITY COVERAGE
LS POLICY FORMS ED. 1/88 TO ED. 4/20

Your policy includes important coverage changes. Please review this important disclosure notice and retain it with your insurance policy. This disclosure notice is not a contract of insurance. It is intended to provide information on changes made in the LS Policy Series Ed. 4/20. It is recommended that you review your policy carefully to determine your rights, duties and obligations. This information is intended to assist you in the review of your policy. If there are any conflicts between this disclosure notice and your policy, the provisions of the policy shall prevail.

As a result of the changes to the policy forms from the old policy to the new policy, the following restrictions of coverage have occurred as detailed below. For complete details of these changes, please refer to the applicable policy forms.

AGREEMENTS LS-1 THOUGH LS-8

Your policy will contain one of the Agreements LS-1 through LS-8 listed below. Please refer to your policy to determine which of the listed Agreements is on your policy. Depending on which Agreement is on your policy, the restrictions to coverage for each Agreement are detailed below that will result from the new form being added to your policy.

LS-1 GENERAL LIABILITY COVERAGE
Premises And Operations Liability

DEFINITIONS

- **Insured**: Part c. was part e) in the old form. The part that was e)(ii) provided some coverage for any other person operating any such equipment with the permission of the insured, and was not carried over to the new form as those risks are better covered on commercial auto insurance
- **Your product**: Part a.2) is new and now contains the provision of, or failure to provide warnings, instructions, or other sales support information.
- **Your work**: Part d. is new and now contains the provision of or failure to provide instructions or warnings.

PRINCIPAL COVERAGES
COVERAGE L-BODILY INJURY AND PROPERTY DAMAGE
WHAT WE DO NOT PAY FOR (These exclusions apply to Coverage L-Bodily Injury And Property Damage)

- **Abuse Or Harassment**: This exclusion was the old exclusion t)(2) and is now exclusion a. The exclusion now has the added part about the injured party must be in the care, custody or control of the insured. Part 2) is new and excludes coverage for claims against an insured alleging negligence or other wrongdoing in the supervision, employment, investigation, retention or reporting to the proper authorities, including the failure to report, of a person whose actions would be excluded by the actual, alleged or threatened abuse, harassment or molestation by anyone of any person in the care, custody or control of any insured.
- **Access Or Disclosure**: Is a new exclusion b. that excludes coverage arising out of access to or disclosure of confidential, personal or business information, including but not limited to, patents, trade secrets, processing and manufacturing methods, client details, financial data, credit card data, health data or any nonpublic information; or damage or corruption or electronic data, as defined, including loss of use, access, control or manipulation. This exclusion also applies for any costs and expenses claimed or incurred as a result of any of these.
- **Criminal Activity**: This exclusion came out of the old exclusion t)(3) and is now exclusion e. The exclusion now has the added part about criminal activity being at the direction of an insured.

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- **Employer's Liability**: This exclusion was the old exclusion k) and is now exclusion g. Part 2) is new and excludes coverage for bodily injury to any employee of the insured arising out of and in the course of performing duties related to the conduct of the insured's business.
- **Impaired Property**: This exclusion was the old exclusion m) and is now exclusion j. Paragraph 3) is new and excludes property damage to impaired property or tangible property that has not been physically injured or destroyed resulting from a production deficiency resulting in inadequacies or defects in your product or your work.
- **Liquor**: This exclusion was the old exclusion i) and is now exclusion k. Parts 1), a) and b) are new. Part 1) excludes bodily injury or property damage for which any insured or others for whom coverage is included in the policy may be held liable for being the cause of, or contributing to, the intoxication of anyone, including intoxication because alcoholic beverages were allowed to be brought on the premises you own or rent for consumption on those premises. Part a) indicates that this exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the: supervision, hiring, employment, training or monitoring of other persons by that insured; or giving, or failing to give transportation to, anyone who may be under the influence of alcohol; if the occurrence which caused bodily injury or property damage resulted from being the cause of, or contributing to, the intoxication of anyone, including intoxication because alcoholic beverages were allowed to be brought on the premises you own or rent for consumption on those premises; providing alcoholic beverages to anyone under the legal drinking age or under the influence of alcohol; or any federal, state or local statute, ordinance or regulation applicable to the sale, gift, distribution, provision or use of alcoholic beverages. Part b) indicates the exclusion applies when you (the insured) are manufacturing, distributing or selling alcoholic beverages; serve or provide alcoholic beverages for a fee, whether for profit or otherwise, and whether a license is required or not; provide or serve alcoholic beverages without a charge, if a license is required for such activity; or allow anyone to bring alcoholic beverages on the premises you own or rent for consumption on those premises.
- **Mobile Equipment**: This exclusion was the old exclusion d) and is now exclusion l. Part 1) is new and excludes coverage for bodily injury or property damage arising out of the transportation of mobile equipment by an automobile owned by, operated by, rented to or loaned to, any insured.
- **Pollution**: This exclusion was the old exclusion g) and is now exclusion o. Parts 2)a) and 2)b) were derived from the second sentence of the previous form's exclusion g). In part 2)a) language was added regarding federal, state or local statute, ordinance or regulation. In part 2)b) language was added regarding governmental authorities.
- **Prior Loss**: Is a new exclusion p. added to your policy that excludes bodily injury or property damage resulting from an occurrence of loss or damage discovered prior to the inception of the policy.
- **Prohibited Communication**: Is a new exclusion s. added to your policy that excludes coverage for a violation of certain communications statutes as listed.
- **Property Damage**: This exclusion was the old exclusion l) and is now exclusion t. Parts 4) and 5) are new and property damage is now excluded for property damage to the part of real property on which you, or contractors or subcontractors working directly or indirectly on your behalf, are conducting ongoing operations and such property damage results from those operations; or the part of any property requiring repair, restoration or replacement because of the improper performance of your work on that property. The exception for damage from the use of elevators from old form was removed.
- **Your Product**: This exclusion was the old exclusion n) and is now exclusion aa. This exclusion added packaging, instructions and warnings to the exclusionary language.
- **Your Work**: This exclusion was the old exclusion o) and is now exclusion ab. This exclusion added the phrase about being included in the products/completed operations hazard to the exclusionary language.

LS-3 GENERAL LIABILITY COVERAGE
Manufacturers And Contractors Liability

DEFINITIONS

- **Collapse hazard:** Added collapse hazard includes any resulting property damage to other property at any time.
- **Insured**: Part c. was part e) in the old form. The part that was e)(ii) provided some coverage for any other person operating any such equipment with the permission of the insured, and was not carried over to the new form as those risks are better covered on commercial auto insurance.

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- **Your product**: Part a.2) is new and now contains the provision of, or failure to provide warnings, instructions, or other sales support information.
- **Your work**: Part d. is new and now contains the provision of or failure to provide instructions or warnings.

PRINCIPAL COVERAGES
COVERAGE L-BODILY INJURY AND PROPERTY DAMAGE
WHAT WE DO NOT PAY FOR (These exclusions apply to Coverage L-Bodily Injury And Property Damage)

- **Abuse Or Harassment**: This exclusion was the old exclusion s)(2) and is now exclusion a. The exclusion now has the added part about the injured party must be in the care, custody or control of the insured. Part 2) is new and excludes coverage for claims against an insured alleging negligence or other wrongdoing in the supervision, employment, investigation, retention or reporting to the proper authorities, including the failure to report, of a person whose actions would be excluded by the actual, alleged or threatened abuse, harassment or molestation by anyone of any person in the care, custody or control of any insured.
- **Access Or Disclosure**: Is a new exclusion b. that excludes coverage arising out of access to or disclosure of confidential, personal or business information, including but not limited to, patents, trade secrets, processing and manufacturing methods, client details, financial data, credit card data, health data or any nonpublic information; or damage or corruption or electronic data, as defined, including loss of use, access, control or manipulation. This exclusion also applies for any costs and expenses claimed or incurred as a result of any of these.
- **Automobile, Aircraft, Unmanned Aircraft Or Watercraft**: This exclusion was the old exclusion c) and is now exclusion c. The new exclusion integrates what was the old f) regarding watercraft. Part c.3)d) had automobile removed as an exception to this exclusion for liability assumed under an insured contract.
- **Criminal Activity**: This exclusion came out of the old exclusion s)(3) and is now exclusion e. The exclusion now has the added part about criminal activity being at the direction of an insured.
- **Employer's Liability**: This exclusion was the old exclusion k) and is now exclusion g. Part 2) is new and excludes coverage for bodily injury to any employee of the insured arising out of and in the course of performing duties related to the conduct of the insured's business.
- **Impaired Property**: This exclusion was the old exclusion m) and is now exclusion j. Paragraph 3) is new and excludes property damage to impaired property or tangible property that has not been physically injured or destroyed resulting from a production deficiency resulting in inadequacies or defects in your product or your work.
- **Liquor**: This exclusion was the old exclusion i) and is now exclusion k. Parts 1), a) and b) are new. Part 1) excludes bodily injury or property damage for which any insured or others for whom coverage is included in the policy may be held liable for being the cause of, or contributing to, the intoxication of anyone, including intoxication because alcoholic beverages were allowed to be brought on the premises you own or rent for consumption on those premises. Part a) indicates that this exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the: supervision, hiring, employment, training or monitoring of other persons by that insured; or giving, or failing to give transportation to, anyone who may be under the influence of alcohol; if the occurrence which caused bodily injury or property damage resulted from being the cause of, or contributing to, the intoxication of anyone, including intoxication because alcoholic beverages were allowed to be brought on the premises you own or rent for consumption on those premises; providing alcoholic beverages to anyone under the legal drinking age or under the influence of alcohol; or any federal, state or local statute, ordinance or regulation applicable to the sale, gift, distribution, provision or use of alcoholic beverages. Part b) indicates the exclusion applies when you (the insured) are manufacturing, distributing or selling alcoholic beverages; serve or provide alcoholic beverages for a fee, whether for profit or otherwise, and whether a license is required or not; provide or serve alcoholic beverages without a charge, if a license is required for such activity; or allow anyone to bring alcoholic beverages on the premises you own or rent for consumption on those premises.
- **Mobile Equipment**: This exclusion was the old exclusion d) and is now exclusion l. Part 1) is new and excludes coverage for bodily injury or property damage arising out of the transportation of mobile equipment by an automobile owned by, operated by, rented to or loaned to, any insured.
- **Pollution**: This exclusion was the old exclusion g) and is now exclusion n. Parts 2)a) and 2)b) were derived from the second sentence of the previous form's exclusion g). In part 2)a) language was added regarding federal, state or local statute, ordinance or regulation. In part 2)b) language was added regarding governmental authorities.

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- **Prior Loss**: Is a new exclusion o. added to your policy that excludes bodily injury or property damage resulting from an occurrence of loss or damage discovered prior to the inception of the policy.
- **Prohibited Communication**: Is a new exclusion r. added to your policy that excludes coverage for a violation of certain communications statutes as listed.
- **Property Damage**: This exclusion was the old exclusion l) and is now exclusion s. Parts 4) and 5) are new and property damage is now excluded for property damage to the part of real property on which you, or contractors or subcontractors working directly or indirectly on your behalf, are conducting ongoing operations and such property damage results from those operations; or the part of any property requiring repair, restoration or replacement because of the improper performance of your work on that property. The exception for damage from the use of elevators from old form was removed.
- **Your Product**: This exclusion was the old exclusion n) and is now exclusion y. This exclusion added packaging, instructions and warnings to the exclusionary language.
- **Your Work**: This exclusion was the old exclusion o) and is now exclusion z. This exclusion added the phrase about being included in the products/completed operations hazard to the exclusionary language.

HOW MUCH WE PAY FOR LOSS OR CLAIM

- **Insurance Under More Than One Policy**: This section is from part 4. of the old form and is now part 10. The last sentence was removed which said "Such aggregate limit shall apply separately with respect to each project aware from premises owned or rented to the named insured."

LS-4 GENERAL LIABILITY COVERAGE
Storekeeper's Liability

DEFINITIONS

- **Collapse hazard:** New, defined term for the use of the exclusion titled X, C or U.
- **Your product**: Part a.2) is new and now contains provision of, or failure to provide warnings, instructions, or other sales support information.
- **Your work**: Part d. is new and now contains the provision of or failure to provide instructions or warnings.

PRINCIPAL COVERAGES
COVERAGE L-BODILY INJURY AND PROPERTY DAMAGE
WHAT WE DO NOT PAY FOR (These exclusions apply to Coverage L-Bodily Injury And Property Damage)

- **Abuse Or Harassment**: This exclusion was exclusion s)(2) and is now exclusion a. The exclusion now has the added part about the injured party must be in the care, custody or control of the insured. Part 2) is new and excludes coverage for claims against an insured alleging negligence or other wrongdoing in the supervision, employment, investigation, retention or reporting to the proper authorities, including the failure to report, of a person whose actions would be excluded by the actual, alleged or threatened abuse, harassment or molestation by anyone of any person in the care, custody or control of any insured.
- **Access Or Disclosure**: Is a new exclusion b. that excludes coverage arising out of access to or disclosure of confidential, personal or business information, including but not limited to, patents, trade secrets, processing and manufacturing methods, client details, financial data, credit card data, health data or any nonpublic information; or damage or corruption or electronic data, as defined, including loss of use, access, control or manipulation. This exclusion also applies for any costs and expenses claimed or incurred as a result of any of these.
- **Automobile, Aircraft, Unmanned Aircraft Or Watercraft**: This exclusion was the old exclusion c) and is now exclusion c. The new exclusion integrates what was the old f) regarding watercraft. Part c.3)d) had automobile removed as an exception to this exclusion for liability assumed under an insured contract.
- **Criminal Activity**: This exclusion came out of the old exclusion s)(3), and is now exclusion e. The exclusion now has the added part about criminal activity being at the direction of an insured.
- **Employer's Liability**: This exclusion was the old exclusion k. and is now exclusion g. Part 2) is new and excludes coverage for bodily injury to any employee of the insured arising out of and in the course of performing duties related to the conduct of the insured's business.
- **Impaired Property**: This exclusion was the old exclusion m) and is now exclusion j. Paragraph 3) is new and excludes property damage to impaired property or tangible property that has not been physically injured or destroyed resulting from a production deficiency resulting in inadequacies or defects in your product or your work.

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- **Liquor**: This exclusion was the old exclusion i) and is now exclusion k. Parts 1), a) and b) are new. Part 1) excludes bodily injury or property damage for which any insured or others for whom coverage is included in the policy may be held liable for being the cause of, or contributing to, the intoxication of anyone, including intoxication because alcoholic beverages were allowed to be brought on the premises you own or rent for consumption on those premises. Part a) indicates that this exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the: supervision, hiring, employment, training or monitoring of other persons by that insured; or giving, or failing to give transportation to, anyone who may be under the influence of alcohol; if the occurrence which caused bodily injury or property damage resulted from being the cause of, or contributing to, the intoxication of anyone, including intoxication because alcoholic beverages were allowed to be brought on the premises you own or rent for consumption on those premises; providing alcoholic beverages to anyone under the legal drinking age or under the influence of alcohol; or any federal, state or local statute, ordinance or regulation applicable to the sale, gift, distribution, provision or use of alcoholic beverages. Part b) indicates the exclusion applies when you (the insured) are manufacturing, distributing or selling alcoholic beverages; serve or provide alcoholic beverages for a fee, whether for profit or otherwise, and whether a license is required or not; provide or serve alcoholic beverages without a charge, if a license is required for such activity; or allow anyone to bring alcoholic beverages on the premises you own or rent for consumption on those premises.
- **Mobile Equipment**: This exclusion was the old exclusion d) and is now exclusion l. Part 1) is new and excludes coverage for bodily injury or property damage arising out of the transportation of mobile equipment by an automobile owned by, operated by, rented to or loaned to, any insured.
- **Pollution**: This exclusion was the old exclusion g) and is now exclusion o. Parts 2)a) and 2)b) were derived from the second sentence of the previous form's exclusion g). In part 2)a) language was added regarding federal, state or local statute, ordinance or regulation. In part 2)b) language was added regarding governmental authorities.
- **Prior Loss**: Is a new exclusion p. added to your policy that excludes bodily injury or property damage resulting from an occurrence of loss or damage discovered prior to the inception of the policy.
- **Prohibited Communication**: Is a new exclusion s. added to your policy that excludes coverage for a violation of certain communications statutes as listed.
- **Property Damage**: This exclusion was the old exclusion l) and is now exclusion t. Parts 4) and 5) are new and property damage is now excluded for property damage to the part of real property on which you, or contractors or subcontractors working directly or indirectly on your behalf, are conducting ongoing operations and such property damage results from those operations; or the part of any property requiring repair, restoration or replacement because of the improper performance of your work on that property. The exception for damage from the use of elevators from old form was removed.
- **Your Product**: This was the old exclusion n) and is now exclusion aa. This exclusion added packaging, instructions and warnings to the exclusionary language.
- **Your Work**: This was the old exclusion o) and is now exclusion ab. This exclusion added the phrase about being included in the products/completed operations hazard to the exclusionary language.

COVERAGE M-MEDICAL PAYMENTS

WHAT WE DO NOT PAY FOR (These exclusions apply to Coverage M-Medical Payments)

- **Athletics**: Is a new exclusion a. for any person practicing, instructing or participating in any physical exercise, sport or athletic activity.
- **Hired Person**: Is a new exclusion c. to any person hired to perform work for or on behalf of any insured or a tenant of any insured.
- **Insured**: Is a new exclusion d. to any insured.
- **Occupied Premises**: Is a new exclusion e. to any person if the bodily injury occurs on that part of the premises you (the insured) own or rent that the person normally occupies.
- **Workers' Compensation**: Is a new exclusion f. to any person if any benefits for bodily injury are payable or required to be provided under any workers' compensation, unemployment compensation, disability benefits law, or any similar law.

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COVERAGE N-PRODUCTS/COMPLETED OPERATIONS
WHAT WE DO NOT PAY FOR (These exclusions apply to Coverage N-Products/Completed Operations)

- **Coverage L Exclusions**: Coverage L exclusions apply to Coverage N as they did in the old form, however there are new additional Coverage L exclusions that could also apply to this coverage. See detail of new Coverage L exclusions above.

HOW MUCH WE PAY FOR LOSS OR CLAIM

- **Insurance Under More Than One Policy**: Section 9. on the old form was removed because the information is explained in sections 2., 3., and 4. of the new form how those coverages limits apply.

LS-5 GENERAL LIABILITY COVERAGE
Note: Your previous policy may contain either an LS-5 Ed. 3/93 General Liability Coverage Form or an LS-5 Ed. 1/88 General Liability Coverage Form. The restrictions from each previous edition of the LS-5 as compared to the LS-5 Ed. 4/20 are set forth below.

LS-5 Ed. 3/93 GENERAL LIABILITY COVERAGE
Business General Liability Insurance

DEFINITIONS

- **Collapse hazard**: Added collapse hazard includes any resulting property damage to other property at any time.
- **Your product**: Part a.2) is new and now contains provision of, or failure to provide warnings, instructions, or other sales support information.
- **Your work**: Part d. is new and now contains the provision of or failure to provide instructions or warnings.

PRINCIPAL COVERAGES
COVERAGE L-BODILY INJURY AND PROPERTY DAMAGE
WHAT WE DO NOT PAY FOR (These exclusions apply to Coverage L-Bodily Injury And Property Damage)

- **Abuse Or Harassment**: This exclusion was exclusion r)(2) and is now exclusion a. The exclusion now has the added part about the injured party must be in the care, custody or control of the insured. Part 2) is new and excludes coverage for claims against an insured alleging negligence or other wrongdoing in the supervision, employment, investigation, retention or reporting to the proper authorities, including the failure to report, of a person whose actions would be excluded by the actual, alleged or threatened abuse, harassment or molestation by anyone of any person in the care, custody or control of any insured.
- **Access Or Disclosure**: Is a new exclusion b. that excludes coverage arising out of access to or disclosure of confidential, personal or business information, including but not limited to, patents, trade secrets, processing and manufacturing methods, client details, financial data, credit card data, health data or any nonpublic information; or damage or corruption or electronic data, as defined, including loss of use, access, control or manipulation. This exclusion also applies for any costs and expenses claimed or incurred as a result of any of these.
- **Aircraft Or Watercraft**: This exclusion was the old exclusion c) and is now exclusion c. The new exclusion integrates what was the old f) regarding watercraft. Part c.3)d) had automobile removed as an exception to this exclusion for liability assumed under an insured contract.
- **Criminal Activity**: This exclusion came out of the old exclusion r)3) and is now exclusion e. The exclusion now has the added part about criminal activity being at the direction of an insured.
- **Employer's Liability**: This exclusion was the old exclusion k. that is now exclusion g. Part 2) is new and excludes coverage for bodily injury to any employee of the insured arising out of and in the course of performing duties related to the conduct of the insured's business.
- **Impaired Property**: This exclusion was the old exclusion m) and is now exclusion j. Paragraph 3) is new and excludes property damage to impaired property or tangible property that has not been physically injured or destroyed resulting from a production deficiency resulting in inadequacies or defects in your product or your work.
- **Liquor**: This exclusion was the old exclusion i) and is now exclusion k. Parts 1), a) and b) are new. Part 1) excludes bodily injury or property damage for which any insured or others for whom coverage is included in the policy may be held liable for being the cause of, or contributing to, the intoxication of anyone, including intoxication because alcoholic beverages were allowed to be brought on the premises you own or rent for

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consumption on those premises. Part a) indicates that this exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the: supervision, hiring, employment, training or monitoring of other persons by that insured; or giving, or failing to give transportation to, anyone who may be under the influence of alcohol; if the occurrence which caused bodily injury or property damage resulted from being the cause of, or contributing to, the intoxication of anyone, including intoxication because alcoholic beverages were allowed to be brought on the premises you own or rent for consumption on those premises; providing alcoholic beverages to anyone under the legal drinking age or under the influence of alcohol; or any federal, state or local statute, ordinance or regulation applicable to the sale, gift, distribution, provision or use of alcoholic beverages. Part b) indicates the exclusion applies when you (the insured) are manufacturing, distributing or selling alcoholic beverages; serve or provide alcoholic beverages for a fee, whether for profit or otherwise, and whether a license is required or not; provide or serve alcoholic beverages without a charge, if a license is required for such activity; or allow anyone to bring alcoholic beverages on the premises you own or rent for consumption on those premises.

- **Mobile Equipment**: This exclusion was the old exclusion d) and is now exclusion l. Part 1) is new and excludes coverage for bodily injury or property damage arising out of the transportation of mobile equipment by an automobile owned by, operated by, rented to or loaned to, any insured.
- **Pollution**: This exclusion was the old exclusion g) and is now exclusion n. Parts 2)a) and 2)b) were derived from the second sentence of the previous form's exclusion g). In part 2)a) language was added regarding federal, state or local statute, ordinance or regulation. In part 2)b) language was added regarding governmental authorities.
- **Prior Loss**: Is a new exclusion o. added to your policy that excludes bodily injury or property damage resulting from an occurrence of loss or damage discovered prior to the inception of the policy.
- **Prohibited Communication**: Is a new exclusion r. added to your policy that excludes coverage for a violation of certain communications statutes as listed.
- **Property Damage**: This exclusion was the old exclusion l) and is now exclusion s. Parts 4) and 5) are new and property damage is now excluded for property damage to the part of real property on which you, or contractors or subcontractors working directly or indirectly on your behalf, are conducting ongoing operations and such property damage results from those operations; or the part of any property requiring repair, restoration or replacement because of the improper performance of your work on that property. The exception for damage from the use of elevators from old form was removed.
- **Your Product**: This exclusion was the old exclusion n) and is now exclusion y. This exclusion added packaging, instructions and warnings to the exclusionary language.
- **Your Work**: This exclusion was the old exclusion o) and is now exclusion z. This exclusion added the phrase about being included in the products/completed operations hazard to the exclusionary language.

COVERAGE N-PRODUCTS/COMPLETED OPERATIONS
WHAT WE DO NOT PAY FOR (These exclusions apply to Coverage N-Products/Completed Operations)

- **Coverage L Exclusions**: Coverage L exclusions apply to Coverage N as they did in the old form, however there are new additional Coverage L exclusions that could also apply to this coverage. See detail of new Coverage L exclusions above.

Note: In addition to the restrictions noted above between the LS-5 Ed. 3/93 and the LS-5 Ed. 4/20, if the LS-5 Ed. 1/88 was on your previous policy, the following additional restrictions also apply when comparing the LS-5 Ed. 1/88 to the LS-5 Ed. 4/20. Although the same or similar exclusions are contained in the LS-5 Ed. 3/93 as in the LS-5 Ed. 1/88, the identifiers of these exclusions may be different.

LS-5 Ed. 1/88 GENERAL LIABILITY COVERAGE
Business General Liability Insurance

ORDERLY TRANSFER OF DUTIES

- Is a new section that sets forth the rules for transfer of duties when limits of liability are exhausted under Coverage L and Coverage N.

POLICY CONDITIONS

- **Inspection** and **Books And Records**: These sections were the old Inspection and Audit in the LS-5 Ed. 1/88. The previous section was supplemented with new conditions and provides that an audit to determine final

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premium under which the initial premium is based on an estimate of the insured exposure base shall be conducted within one hundred eighty (180) days after the expiration of the insured's policy. As soon as practicable, following an audit, the company shall refund or credit the insured's account for any return premium due or bill you and make a good faith effort to collect any additional premium due as a result of the audit. The insured's failure to cooperate in the conduct of the audit shall be grounds for nonrenewal of the policy in accordance with the provisions of Section 3426 of the New York Insurance Law.

- **Suit Against Us**: This section was the old Suit Against Us in the LS-5 Ed. 1/88: This provision provides the requirements under which a suit can be brought against an insurer. In the old policy, the amount of any insured's liability was conclusively fixed by a final judgment against the insured following trial or by a written agreement of the insured, the claimant and us. The words, "by a final judgment against the insured following trial have been supplemented with "or other terms of adjudication."

LS-6 GENERAL LIABILITY COVERAGE
Business General Liability
Extra Coverage

DEFINITIONS

- **Collapse hazard**: Added collapse hazard includes any resulting property damage to other property at any time.
- **Insured contract**: Part f.1)a) is new. An insured contract does not include that part of any contract or agreement that indemnifies a railroad for bodily injury or property damage arising out of construction or demolition operations within 50 feet of railroad property that affects a railroad bridge, railroad trestle, railroad track or track bed, railroad tunnel, railroad underpass or railroad crossing.

PRINCIPAL COVERAGES
COVERAGE L – BODILY INJURY AND PROPERTY DAMAGE
WHAT WE DO NOT PAY FOR (These exclusions apply to Coverage L-Bodily Injury And Property Damage)

- **Abuse Or Harassment**: This exclusion was exclusion r)2) and is now exclusion a. The exclusion now has the added part about the injured party must be in the care, custody or control of the insured. Part 2) is new and now excludes claims against an insured alleging negligence or other wrongdoing in the supervision, employment, investigation, retention or reporting to the proper authorities, including the failure to report, of a person whose actions would be excluded by the actual, alleged or threatened abuse, harassment or molestation by anyone of any person in the care, custody or control of any insured, which is part 1) of this exclusion.
- **Access Or Disclosure**: Is a new exclusion b. that excludes coverage arising out of access to or disclosure of confidential, personal or business information, including but not limited to, patents, trade secrets, processing and manufacturing methods, client details, financial data, credit card data, health data or any nonpublic information; or damage or corruption or electronic data, as defined, including loss of use, access, control or manipulation. This exclusion also applies for any costs and expenses claimed or incurred as a result of any of these.
- **Automobile, Aircraft, Unmanned Aircraft Or Watercraft**: This exclusion was the old exclusion c) and is now exclusion c. The new exclusion integrates what was the old f) regarding watercraft. Part c.3)d) had automobile removed as an exception to this exclusion for liability assumed under an insured contract.
- **Criminal Activity**: This exclusion came out of the old exclusion r)3) and is now exclusion e. The exclusion now has the added part about criminal activity being at the direction of an insured.
- **Employer's Liability**: This exclusion was the old exclusion k) and is now exclusion g. Part g.2) is new and excludes coverage for bodily injury to any employee of the insured arising out of and in the course of performing duties related to the conduct of the insured's business.
- **Impaired Property**: This exclusion was the old exclusion m) and is now exclusion j. Paragraph 3) is new and excludes property damage to impaired property or tangible property that has not been physically injured or destroyed resulting from a production deficiency resulting in inadequacies or defects in your product or your work.
- **Liquor**: This exclusion was the old exclusion i) and is now exclusion k. Parts 1), a) and b)(2)(3) and (4) are new. Part 1) excludes bodily injury or property damage for which any insured or others for whom coverage is included in the policy may be held liable for being the cause of, or contributing to, the intoxication of anyone, including intoxication because alcoholic beverages were allowed to be brought on the premises you

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own or rent for consumption on those premises. Part a) indicates that this exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the: supervision, hiring, employment, training or monitoring of other persons by that insured; or giving, or failing to give transportation to, anyone who may be under the influence of alcohol; if the occurrence which caused bodily injury or property damage resulted from being the cause of, or contributing to, the intoxication of anyone, including intoxication because alcoholic beverages were allowed to be brought on the premises you own or rent for consumption on those premises; providing alcoholic beverages to anyone under the legal drinking age or under the influence of alcohol; or any federal, state or local statute, ordinance or regulation applicable to the sale, gift, distribution, provision or use of alcoholic beverages. Parts b)(2)(3) and (4) are applicable when you (the insured) serve or provide alcoholic beverages for a fee, whether for profit or otherwise, and whether a license is required or not; provide or serve alcoholic beverages without a charge, if a license is required for such activity; or allow anyone to bring alcoholic beverages on the premises you own or rent for consumption on those premises.

- **Mobile Equipment**: This exclusion was the old exclusion d) and is now exclusion l. Part 1) is new and excludes coverage for bodily injury or property damage arising out of the transportation of mobile equipment by an automobile owned by, operated by, rented to or loaned to, any insured.
- **Pollution**: This exclusion was the old exclusion g) and is now exclusion n. Parts 2)a) and 2)b) were derived from the second sentence of the previous form's exclusion g). In part 2)a) language was added regarding federal, state or local statute, ordinance or regulation. In part 2)b) language was added regarding governmental authorities.
- **Prohibited Communication**: Is a new exclusion r. added to your policy that excludes coverage for a violation of certain communications statutes as listed.
- **Property Damage**: This exclusion was the old exclusion l) and is now exclusion s. Parts 4) and 5) are new and property damage is now excluded for property damage to the part of real property on which you, or contractors or subcontractors working directly or indirectly on your behalf, are conducting ongoing operations and such property damage results from those operations; or the part of any property requiring repair, restoration or replacement because of the improper performance of your work on that property. The exception for damage from the use of elevators from old form was removed.
- **Your Product**: This exclusion was the old exclusion n) and is now exclusion y. This exclusion added packaging, instructions and warnings to the exclusionary language.
- **Your Work**: This exclusion was the old exclusion o) and is now exclusion z. This exclusion added the phrase about being included in the products/completed operations hazard to the exclusionary language.

COVERAGE M-MEDICAL PAYMENTS
WHAT WE DO NOT PAY FOR (These exclusions apply to Coverage M-Medical Payments)

- **Coverage L:** Exclusion 2.b. is the same as 7. on the prior policy form. The 6. and 8. exclusions contained on the old policy form are not repeated in this coverage because they are contained in Coverage L. However, there are new additional Coverage L exclusions that could also apply to this coverage. See detail of new Coverage L exclusions above. The 2.c. exclusion was broadened using 3. On the prior form as a reference.
- **Hired Person**: Exclusion 2.c. was broadened using 3. on the old form. The prior exclusion restricted coverage to any person while engaged in maintenance, repair, alteration, demolition or construction of an insured premises. The exclusion now restricts coverage to any person hired to perform work for or on behalf of any insured or a tenant of any insured.

COVERAGE N-PRODUCTS/COMPLETED OPERATIONS
WHAT WE DO NOT PAY FOR (These exclusions apply to Coverage N-Products/Completed Operations)

- **Coverage L Exclusions**: Coverage L exclusions apply to Coverage N as they did in the old form, however there are new additional Coverage L exclusions that could also apply to this coverage. See detail of new Coverage L exclusions above.

COVERAGE O-FIRE LEGAL LIABILITY
WHAT WE PAY FOR

- **Grant of Coverage:** The grant of coverage for Coverage O in this new policy form is more consistent with the pattern of coverage contained in Coverage L. It is a more detailed but more narrowly phrased grant of coverage specific to Coverage O-Fire Legal Liability.

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WHAT WE DO NOT PAY FOR (These exclusions apply to Coverage O-Fire Legal Liability)

- **Expected Or Intended Injury**: 2.b.2) is a new part of the exclusion that removes coverage for property damage resulting from intentional and malicious acts of the insured.
- **Professional Service**: Is a new exclusion that removes coverage for property damage due to the rendering or failure to render any professional service even if the claims against an insured allege negligence, or other wrongdoing in the supervision, hiring, employment, training or monitoring of other persons by an insured.

COVERAGE P-PERSONAL AND ADVERTISING INJURY LIABILITY

WHAT WE DO NOT PAY FOR (These exclusions apply to Coverage P-Personal And Advertising Injury Liability)

- **Abuse Or Harassment**: Is a new exclusion a. that excludes coverage arising out of the actual, alleged or threatened abuse, harassment or molestation by anyone of any person in the care, custody or control of any insured; or claims against an insured alleging negligence or other wrongdoing in the supervision, employment, investigation, retention or reporting to the proper authorities, including the failure to report, of a person whose actions would be excluded by the abuse or harassment as set forth.
- **Access Or Disclosure**: Is a new exclusion b. that excludes coverage arising out of access to or disclosure of confidential, personal or business information, including but not limited to, patents, trade secrets, processing and manufacturing methods, client details, financial data, credit card data, health data or any nonpublic information; or damage or corruption or electronic data, as defined, including loss of use, access, control or manipulation. This exclusion also applies for any costs and expenses claimed or incurred as a result of any of these.
- **Criminal Activity:** Is a new exclusion e. that excludes coverage for criminal activity arising directly or indirectly out of instances or allegations of criminal activity by an insured, at the direction of an insured, or by an employee of an insured.
- **Cyber Bullying**: Is a new exclusion f. that excludes coverage arising directly or indirectly out of instances or allegations of cyber bullying as defined.
- **Discrimination**: Is a new exclusion g. that excludes coverage resulting from the actual or alleged discrimination of any person based on age, color, creed, ethnicity, gender, physical or mental disability or infirmity, race, religious preference, sexual orientation or other similar discrimination.
- **Electronic Communications**: Is a new exclusion h. that excludes coverage arising out of electronic chat rooms, bulletin boards, gripe sites, social media or other electronic forums that an insured hosts or owns, or has the control or authority to update.
- **Employment Practices**: Is a new exclusion i. that excludes coverage to a person arising out of any actual, alleged or threatened refusal to employ such person; termination of employment of such person; policies, practices, acts or omissions in the workplace including but not limited to coercion, defamation, demotion, evaluation, discipline, harassment, humiliation, intimidation, interference with contract or pension rights, forced transfer, reassignment or reprisal, discrimination or malicious prosecution related or the employment of such person. Coverage is also excluded to a spouse, child, parent, or sibling of such person as a consequence of the offense which occurred as described. The exclusion applies to all claims and suits for personal and advertising injury to such person regardless of when the offense occurred and whether the employer is liability in that capacity or any other capacity.
- **Intellectual Property Rights**: Is a new exclusion k. that excludes coverage as a result of infringement of copyright, patent, trademark, trade secrets or other intellectual property rights by an insured.
- **Knowing Violation**: Is a new exclusion l. that excludes coverage for any knowing violation of the rights of another caused by or at the direction of an insured with the knowledge it would violate the rights of another an inflict personal and advertising injury.
- **Knowledge Of Falsity**: This was the old exclusion a)(1) and is now exclusion m. The exclusion has now been modernized to include publication or utterance in any manner to reflect the new types of exposures from websites and internet risk.
- **Pollution**: Is a new exclusion o. that excludes coverage arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of pollutants or any loss, cost or expense arising out of a request, demand or order, statute, ordinance or regulation that an insured or others test for, monitor, clean up, remove, contain, treat, detoxify, neutralize or respond or assess in any manner the consequences of pollutants or any claim or suit on behalf of a governmental body for damages because of such requirement.
- **Prior To Policy Period**: This was the old exclusion a)(2) and is now exclusion p. The exclusion was modernized to include language for website and internet exposures and it is now more restrictive than the

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exclusion in the old policy form because it refers to a publication or utterance, in any manner, arising out of oral or written publication.

- **Prohibited Communication**: Is a new exclusion q. that excludes coverage arising directly or indirectly out of an act or omission in violation of the statutes as defined in the policy.
- **Unauthorized Use**: Is a new exclusion r. that excludes coverage arising out of the unauthorized use of another's name or product in your (the insured's) e-mail address, domain name or metatags or tactics of a similar nature to mislead another's potential customers.
- **Unmanned Aircraft**: Is a new exclusion s. that excludes coverage arising out of the ownership, maintenance, operation, use, entrusting, loading or unloading of any unmanned aircraft as defined in the policy.
- **War And Military Action**: Is a new exclusion t. that excludes coverage resulting from warlike acts by a military force or military personnel in hindering or defending against an actual or expected attack by any government, sovereign or other authority used military personnel or other agents. War And Military Action now includes usurped power, or action taken by governmental authority in hindering or defending against any of these.
- **Willful Violation Of Statute Or Ordinance**: This was a previous exclusion a)(3) and is now exclusion u. The exclusion is now more restrictive in u. as a result of the addition of the language "with the knowledge or consent of any person or organization covered by this policy" whereas the old policy form only stated "with the consent of the insured."

LS-8 GENERAL LIABILITY COVERAGE
Owners' and Contractors' Protective Liability

DEFINITIONS

- **Property damage**: Does not include loss or damage to electronic data.

PRINCIPAL COVERAGES
COVERAGE L – BODILY INJURY AND PROPERTY DAMAGE
WHAT WE DO NOT PAY FOR (These exclusions apply to Coverage L-Bodily Injury And Property Damage)

- **Access Or Disclosure**: Is a new exclusion a. that excludes coverage arising out of access to or disclosure of confidential, personal or business information, including but not limited to, patents, trade secrets, processing and manufacturing methods, client details, financial data, credit card data, health data or any nonpublic information; or damage or corruption or electronic data, as defined, including loss of use, access, control or manipulation. This exclusion also applies for any costs and expenses claimed or incurred as a result of any of these.
- **Discrimination**: Is a new exclusion f. that excludes coverage arising from actual or alleged discrimination of any person based on age, color, creed, ethnicity, gender, physical or mental disability or infirmity, race, religious preference, sexual orientation or other similar discrimination.
- **Employer's Liability**: This exclusion was the old exclusion i) and is now exclusion g. Part 2) is new and excludes coverage for bodily injury to any employee of the insured arising out of and in the course of performing duties related to the conduct of the insured's business.
- **Employment Practices**: Is a new exclusion h. that excludes coverage for bodily injury to a person arising out of any actual, alleged or threatened refusal to employ, termination of employment, policies, practices, acts or omissions in the workplace including but not limited to coercion, defamation, demotion, evaluation, discipline, harassment, humiliation, intimidation, interference with contract or pension rights, forced transfer, reassignment or reprisal, discrimination or malicious prosecution related to employment of such person or for derivative claims to a spouse, child, parent or sibling as a consequence of such circumstances. The exclusion applies even if such circumstances are alleged to have occurred before employment, during employment or after employment when the insured is a liable as an employer or any other capacity.
- **Expected Or Intended Injury**: Is similar to the old exclusion a) for intentional acts and is now exclusion i. but also excludes malicious acts of the insured.
- **Impaired Property**: This exclusion was the old exclusion k) and is now exclusion j. Paragraph 3) is new and excludes property damage to impaired property or tangible property that has not been physically injured or destroyed resulting from a production deficiency resulting in inadequacies or defects in your product or your work.
- **Pollution**: This exclusion was the old exclusion f) and is now exclusion l. Parts 2)a) and 2)b) were derived from the second sentence of the previous form's exclusion g). In part 2)a) language was added regarding

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federal, state or local statute, ordinance or regulation. In part 2)b) language was added regarding governmental authorities.

- **Prior Loss**: Is a new exclusion m. added to your policy that excludes bodily injury or property damage resulting from an occurrence of loss or damage discovered prior to the inception of the policy.
- **Property Damage**: This exclusion was the old exclusion j) and is now exclusion n. The exclusion now also excludes coverage for expenses incurred to avoid injury or to mitigate damage.
- **Unmanned Aircraft**: Is a new exclusion p. that excludes coverage arising out of the ownership, maintenance, operation, use, entrusting, loading or unloading of any unmanned aircraft as defined in the policy. This exclusion applies even if the claims against an insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of other persons by an insured.
- **War And Military Action**: This exclusion was the old exclusion g) and is now exclusion q. It now also excludes coverage resulting from warlike acts by military force or military personnel in hindering or defending against an actual or expected attack by any government, sovereign or other authority used military personnel or other agents. War And Military Action now includes usurped power, or action taken by governmental authority in hindering or defending against any of these.

ORDERLY TRANSFER OF DUTIES

- Note: This section is new and sets forth the provisions of the transfer of duties from the insurer to the insured when policy limits are exhausted.

WHAT YOU MUST DO IN CASE OF LOSS

- Note: This section is new and sets for the provisions of what the insured must do in the case a loss is sustained.

ENDORSEMENTS

Your policy may or may not contain some of the Endorsements listed below. Please refer to your policy to determine if any of the enumerated Endorsements are on your policy. If any of the enumerated endorsements are on your policy, the restrictions to coverage for each endorsement are detailed below, as a result of these new forms being added to your policy.

LS-14 ATHLETIC PARTICIPANTS EXCLUSION
Sponsored Activities Or Contests
WHAT WE DO NOT PAY FOR

- Coverage is restricted because of the added language about the exclusion applies even if the claims against an insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of other persons by an insured.

LS-14A ATHLETIC PARTICIPANTS EXCLUSION
All Activities Or Contests
WHAT WE DO NOT PAY FOR

- This is a new form, but if it is added to your policy, less coverage may result. The only difference between LS-14 and LS-14A is that LS-14 applies to sponsored athletic or sports activities or contests, and LS-14A applies to all athletic or sports activities or contests sponsored by you (the insured).

LS-16 PRODUCTS HAZARD EXCLUSION
WHAT WE DO NOT PAY FOR

- The definition of "products hazard" also stipulates injury or damage must occur away from the premises.

LS-19 ADDITIONAL INSURED
Premises Leased To You
DEFINITIONS
Insured:

- Parts 1.a. and 1.b. are new and the definition of insured is not as inclusive as it was in the old form. In addition, the insurance is provided to the additional insured shown in the Schedule. It shall only be as broad as what is permitted by law; and if required by contract or agreement, shall only be as broad as what is required in the contract or agreement.

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LS-21 ADDITIONAL INSURED – EMPLOYEES
(For Use With LS-1, LS-3, LS-4, Or LS-5)
DEFINITIONS
Insured:

- Employees are not insured under the following new provisions: 1)(b), (d), (e), (f) and 2)(c).

LS-22 ADDITIONAL INSURED
DEFINITIONS
Insured:

- Parts 1.a. and 1.b. are new and the definition of insured is not as inclusive as it was in the old form. Such insurance is provided to the additional insured shown in the Schedule. It shall only be as broad as what is permitted by law; and if required by contract or agreement, shall only be as broad as what is required in the contract or agreement.

LS-22A ADDITIONAL INSURED – SECURED CREDITORS
DEFINITIONS
Insured:

- Parts 1.a. and 1.b. are new and the definition of insured is not as inclusive as it was in the old form. The insurance provided shall only be as broad as what is permitted by law; and if required by contract or agreement, shall only be as broad as what is required in the contract or agreement.

WHAT WE DO NOT PAY FOR

- Exclusion 1. is new and excludes coverage for structural alterations, new construction or demolition operations performed by or on behalf of the additional insured shown in the Schedule.

LS-24A ADDITIONAL INSURED – CONTRACTUAL OBLIGATION WITH YOU
Owners, Lessees Or Contractors
DEFINITIONS
Insured:

- Parts 1.a. and 1.b. are new and the definition of insured is not as inclusive as it was in the old form. The insurance provided shall only be as broad as what is permitted by law; and if required by contract or agreement, shall only be as broad as what is required in the contract or agreement.

WHAT WE DO NOT PAY FOR

- Exclusion 1.b. adds negligence or other wrongdoing in supervision, hiring, employment, training or monitoring of other persons by an insured.

LS-25 ADDITIONAL INSURED – STATE OR POLITICAL SUBDIVISION
Permits Relating To Premises
DEFINITIONS
Insured:

- Parts 1.a. and 1.b. are new and the definition of insured is not as inclusive as it was in the old form. The insurance applies only with respect to the hazards listed in the endorsement, the insurance provided shall only be as broad as what is permitted by law; and if required by contract or agreement, shall only be as broad as what is required in the contract or agreement.

LS-25A ADDITIONAL INSURED – STATE OR POLITICAL SUBDIVISION
WHAT WE DO NOT PAY FOR

- This endorsement contains a new section which excludes coverage for bodily injury or property damage included within the products/completed operations hazard; or bodily injury or property damage arising out of any operations performed for the state or political subdivision shown in the Schedule of the endorsement.

LS-28 CAMPS
WHAT WE DO NOT PAY FOR

- There is now an exclusion C. for Medical Expenses for bodily injury to campers.

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- Coverage P is now excluded where Coverage P (Personal And Advertising Injury Liability) is contained in the policy.
- Advice or instruction was added to the exclusion A.1.a.3) for cosmetic or tonsorial service or treatment.
- Added language that the exclusion A. applies even if the claims against an insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of other persons by an insured.

LS-32 CLUBS
WHAT WE DO NOT PAY FOR

- Saddle Animals exclusion 1.a. added "owned or used by, or rented to you or rented to others by or through you" to make exclusion broader.
- Athletic Activities exclusion 1.b. made broader by adding the following language: This exclusion applies even if the claims against the insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of other persons by the insured.

LS-33 HOTELS AND MOTELS
WHAT WE DO NOT PAY FOR

- Saddle Animals exclusion 1.a. added "owned or used by, or rented to you or rented to others by or through you" to make exclusion broader.

LS-35 FARM LIMITATIONS
WHAT WE DO NOT PAY FOR

- Exclusion 1.b. replaces named insured with insured.
- The term unmanned aircraft has been added to exclusion 4.
- New exclusion 5. added for structural alterations or operations for the purpose of changing the use of the farm premises to uses other than farming.

LS-36 FAIRS EXCLUSION
WHAT WE DO NOT PAY FOR

- Practice or preparations for such contest or activity was added to exclusion 1.b. in the list of excluded activities.
- Added language that the exclusions apply even if the claims against an insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of other persons by an insured.

LS-37 COLLEGES OR SCHOOLS
WHAT WE DO NOT PAY FOR

- There is now an exclusion C. added to Coverage M-Medical Payments that exclusion medical expenses for bodily injury to any student.
- Coverage P is now excluded where Coverage P (Personal And Advertising Injury Liability) is contained in the policy under exclusion A.
- Advice or instruction was added to the exclusion for infirmaries, clinics and hospitals.
- Added language that exclusions A. and B. apply even if the claims against an insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of other persons by an insured.

LS-40 SEXUAL MISCONDUCT LIABILITY
WHAT WE DO NOT PAY FOR

- Exclusions A.1.g. and h. are new which exclude liability for any claim or suit arising out of sexual misconduct between family members; or any claim or suit arising out of sexual misconduct committed by an employee, temporary worker or volunteer if any insured had knowledge of such employee, temporary worker or volunteer having a history of committing acts of sexual misconduct in the past, either during or prior to the inception of the policy period.
- Exclusion B.1. is new which excludes medical expenses for bodily injury arising out of a sexual misconduct occurrence.

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LS-41 TOTAL LIQUOR LIABILITY EXCLUSION
WHAT WE DO NOT PAY FOR

- This is a new form, but if it is added to your policy, less coverage may result. It excludes coverage for host liquor coverage that is provided as an exception in the Liquor Liability exclusion contained in the liability base forms.

LS-44 BEAUTY OR BARBER SHOP PROFESSIONAL LIABILITY*
This form is used to provide professional liability coverage for beauty or barber shop services as defined.
WHAT WE DO NOT PAY FOR

- Exclusions 2.c. 9), 10) and 11) are new and coverage is excluded for bodily injury or property damage arising out of: body piercing or tattooing; any equipment or process to tan skin; or any process involving injection into the skin.

*Note that this form is similar in content to the LS-144 listed later in this LS Series Update Policyholder Disclosure Notice except only one of the versions may be on your policy, if any.

LS-44A BEAUTY OR BARBER SHOP PROFESSIONAL LIABILITY*
The difference between this form and LS-44 is the definition of "beauty or barber shop services". Only one form or the other may be placed on your policy, or none at all.
WHAT WE DO NOT PAY FOR

- Exclusions 2.c. 9), 10) and 11) are new and coverage is excluded for bodily injury or property damage arising out of: body piercing or tattooing; any equipment or process to tan skin; or any process involving injection into the skin.

*Note that this form is similar in content to the LS-144A listed later in this LS Series Update Policyholder Disclosure Notice except only one of the versions may be on your policy, if any.

LS-45 CLERGYPERSON PROFESSIONAL LIABILITY*
This form is used to provide professional liability coverage for clergyperson services as defined.
WHAT WE DO NOT PAY FOR

- Exclusion 2.b. added sexual molestation, physical abuse or mental abuse.

*Note that this form is similar in content to the LS-145 listed later in this LS Series Update Policyholder Disclosure Notice except only one of the versions may be on your policy, if any.

LS-46 MORTICIAN OR CEMETERY PROFESSIONAL LIABILITY*
This form is used to provide professional liability coverage for morticians or cemetery services as defined.
WHAT WE DO NOT PAY FOR

- Exclusion 2.a. is new and excludes coverage for bodily injury or property damage arising out of the violation of any federal, state or local statute, ordinance or regulation.

*Note that this form is similar in content to the LS-146 listed later in this LS Series Update Policyholder Disclosure Notice except only one of the versions may be on your policy, if any.

LS-47 PHARMACIST PROFESSIONAL LIABILITY*
This form is used to provide professional liability coverage for pharmaceutical services as defined.
WHAT WE DO NOT PAY FOR

- Exclusion (b) is now exclusion 2.a., however, qualifying language regarding consent of any insured or a store manager was removed.
- Exclusion 2.c. is new and excludes coverage for bodily injury or property damage arising out of any insured's. consulting, diagnostic, referral or similar service. This includes performing tests, prescribing or administering of any drugs, products or services as permitted under state or federal law.

*Note that this form is similar in content to the LS-147 listed later in this LS Series Update Policyholder Disclosure Notice except only one of the versions may be on your policy, if any.

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LS-48A COVERAGE O-FIRE LEGAL LIABILITY
Tangible Property Fire Or Explosion
This form is used to provide liability coverage for property damage to tangible property of others in your care custody or control arising out of fire or explosion.
WHAT WE DO NOT PAY FOR

- Exclusion 2.b. is new is new which excludes coverage for the intentional or malicious acts of the insured.
- Exclusion 3. is new is new and excludes coverage arising from professional service. This exclusion applies even if the claims against an insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of other persons by an insured.

LS-48B COVERAGE O-FIRE LEGAL LIABILITY
Property In Your Care, Custody Or Control
This form is used to provide liability coverage for property damage to tangible property of others in your care custody or control.
WHAT WE DO NOT PAY FOR

- Exclusion 1. now applies to all exposures, not just fire.
- Exclusion 2.b. is new and excludes coverage for the intentional or malicious acts of the insured.
- Exclusion 3. is new and excludes coverage arising from the rendering or failure to render professional service. This exclusion applies even if the claims against an insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of other persons by an insured.

LS-49 COVERAGE P-PERSONAL AND ADVERTISING INJURY LIABILITY
This form is used to provide coverage for personal and advertising injury liability. Previously the LS-49 provided coverage for only Personal Injury liability.
WHAT WE DO NOT PAY FOR
All exclusions in the new form are new except:

- 13. Knowledge Of Falsity; 16. Prior To Policy Period; and 21. Willful Violation Of Statute Or Ordinance.
- 4. Contractual Liability; 5. Criminal Activity; 15. Pollution; and 20. War And Military Action were previously contained in the underlying policy agreement.

Here is a description of the restrictions:

- **Abuse Or Harassment**: Is a new exclusion 1. that excludes coverage arising out of the actual, alleged or threatened abuse, harassment or molestation by anyone of any person in the care, custody or control of any insured; or claims against an insured alleging negligence or other wrongdoing in the supervision, employment, investigation, retention or reporting to the proper authorities, including the failure to report, of a person whose actions would be excluded by the abuse or harassment as set forth.
- **Access Or Disclosure**: Is a new exclusion 2. that excludes coverage arising out of access to or disclosure of confidential, personal or business information, including but not limited to, patents, trade secrets, processing and manufacturing methods, client details, financial data, credit card data, health data or any nonpublic information; or damage or corruption or electronic data, as defined, including loss of use, access, control or manipulation. This exclusion also applies for any costs and expenses claimed or incurred as a result of any of these.
- **Breach of Contract**: Is a new exclusion 3. that excludes coverage for breach of contract by an insured, except an implied contract to use the advertising idea of another in your (the insured's) advertisement.
- **Cyber Bullying**: Is a new exclusion 6. that excludes coverage arising directly or indirectly out of instances or allegations of cyber bullying as defined.
- **Discrimination**: Is a new exclusion 7. that excludes coverage resulting from the actual or alleged discrimination of any person based on age, color, creed, ethnicity, gender, physical or mental disability or infirmity, race, religious preference, sexual orientation or other similar discrimination.
- **Electronic Communications**: Is a new exclusion 8. that excludes coverage arising out of electronic chat rooms, bulletin boards, gripe sites, social media or other electronic forums that an insured hosts or owns, or has the control or authority to update. Such electronic forums are as defined in the policy definitions section.
- **Employment Practices**: Is a new exclusion 9. that excludes coverage arising out of any actual, alleged or threatened refusal to employ such person, termination of employment of such person, policies, practices, acts or omissions in the workplace including but not limited to coercion, defamation, demotion, evaluation, discipline, harassment, humiliation, intimidation, interference with contract or pension rights, forced transfer, reassignment or reprisal, discrimination or malicious prosecution related or the employment of such person.

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Coverage is also excluded to a spouse, child, parent, or sibling of such person as a consequence of the offense which occurred as described. The exclusion applies to all claims and suits for personal and advertising injury to such person regardless of when the offense occurred and whether the employer is liability in that capacity or any other capacity.

- **Failure To Conform**: Is a new exclusion 10. that excludes coverage arising out of the failure of goods, products, or services to conform with any statement of quality or performance set forth in your (the insured's) advertisement.
- **Intellectual Property Rights**: Is a new exclusion 11. that excludes coverage as a result of infringement of copyright, patent, trademark, trade secrets or other intellectual property rights by an insured.
- **Knowing Violation**: Is a new exclusion 12. that excludes coverage for any knowing violation of the rights of another caused by or at the direction of an insured with the knowledge it would violate the rights of another an inflict personal and advertising injury.
- **Media And Web Businesses**: Is a new exclusion 14. that excludes coverage when personal and advertising injury liability is caused by an insured in the business of media, advertising, broadcasting, publishing, or telecasting, website design, or an Internet search, access, content or service provider.
- **Prohibited Communication**: Is a new exclusion 17. that excludes coverage arising directly or indirectly out of an act or omission in violation of the statutes listed in the policy.
- **Unauthorized Use**: Is a new exclusion 18. that excludes coverage arising out of the unauthorized use of another's name or product in your (the insured's) e-mail address, domain name or metatags or tactics of a similar nature to mislead another's potential customers.
- **Unmanned Aircraft**: Is a new exclusion 19. that excludes coverage arising out of the ownership, maintenance, operation, use, entrusting, loading or unloading or any unmanned aircraft.

LS-50 NON-OWNED AUTOMOBILE LIABILITY*

This form is used to provide liability coverage for the use of a non-owned automobile as defined.

DEFINITIONS

Insured:

- None of the following is an insured contains two new categories not contained in the old form. Parts 2)c) and 2)e). These categories do not include an insured that is: any person or organization for the conduct of a current or past partnership or joint venture that is not shown in the Declarations; or the owner of a non-owned automobile, including any agent or employee of such owner.

WHAT WE DO NOT PAY FOR

- The exception in old exclusion b. for coverage to a residence or private garage has been removed.

*Note that this form is similar in content to the LS-150 listed later in this LS Series Update Policyholder Disclosure Notice except only one of the versions may be on your policy, if any.

LS-50A HIRED AUTOMOBILE AND NON-OWNED AUTOMOBILE LIABILITY*

This form is used to provide liability coverage for the use of hired automobiles and non-owned automobiles as defined.

DEFINITIONS

Insured:

- None of the following is an insured contains two new categories not contained in the old form. Parts 2)e) and 2)f). These categories do not include an insured that is: any person or organization for the conduct of a current or past partnership or joint venture that is not shown in the Declarations; or the owner of a non-owned automobile, including any agent or employee of such owner.

WHAT WE DO NOT PAY FOR

- The exception in old exclusion 2.b. for coverage to a residence or private garage has been removed.

*Note that this form is similar in content to the LS-150A listed later in this LS Series Update Policyholder Disclosure Notice except only one of the versions may be on your policy, if any.

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LS-51 DIRECTORS AND OFFICERS LIABILITY
(Association of Owners)
WHAT WE DO NOT PAY FOR

- Exclusion i. is new and excludes coverage arising out of any actual, alleged or threatened sexual harassment or sexual misconduct.

LS-59 LEAD EXCLUSION
WHAT WE DO NOT PAY FOR

- The introductory phrase of the exclusion now excludes property damage as well as bodily injury that was excluded in the old form.
- Exclusion 1.a. now excludes absorption in addition to the inhalation and ingestion in the old form. Absorption and inhalation were also added to exclusions 1.b. and 1.c.
- Exclusion 1.a. now excludes lead in any form contained in or on the interior or exterior of the covered buildings as compared to the old form 1. exclusion resulting from inhalation or ingestion of dust, chips or other residues of lead or lead based materials adorning the interior or exterior of covered buildings.
- Exclusions 1.b. and 1.c. respectively exclude for part of the premises you own or rent as compared to the old form 2. and 3. Which excluded on part of the insured premises.
- Exclusion 2. was added to exclude coverage for loss, cost, and expenses for testing etc.; investigation or defense of any loss, damage or any cost, loss of use expense, fine, penalty, or any expense, claim or suit; or legal obligation of the insured related to the categories of lead listed.

LS-71 ADDITIONAL INSURED-VENDORS
DEFINITIONS
Insured:

- Parts 1.a. and 1.b. are new and the definition of insured is not as inclusive as it was in the old form. In addition, the insurance is provided to the additional insured shown in the Schedule. It shall only be as broad as what is permitted by law; and if required by contract or agreement, shall only be as broad as what is required in the contract or agreement.

WHAT WE DO NOT PAY FOR

- Exclusion 1.g. is new and excludes coverage for any failure to complete inspections, tests, adjustments or servicing the vendor has agreed to perform or would typically undertake in the usual course of business in connection with the distribution of your (the insured") product.
- Exclusion 1.g. in the old form is now 1.h. Restrictions were added for actions of vendor's employees or those acting on the vendor's behalf.

LS-72 SADDLE ANIMALS EXCLUSION
WHAT WE DO NOT PAY FOR

- Grooming is now excluded.

LS-73 ASSAULT AND BATTERY EXCLUSION
WHAT WE DO NOT PAY FOR

- Exclusion 1. b. was added and excludes coverage for any act or omission in connection with the failure to suppress or prevent such acts that constitute an assault or battery.

LS-76 CERTAIN SKIN CARE SERVICES EXCLUSION
WHAT WE DO NOT PAY FOR

- Exclusion 1.d. is new and is applicable to microblading.
- The exclusions apply even if the claims against an insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of other persons by an insured.

LS-76A CERTAIN SKIN CARE SERVICES EXCLUSION
This form is used to exclude the skin care services described.
WHAT WE DO NOT PAY FOR

- "…the rendering or failure to render treatment, advice or instruction" has been added to all exclusions.
- Exclusion 1. d. is new and is applicable to microblading.

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- The exclusions apply even if the claims against an insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of other persons by an insured.

LS-76B CERTAIN SKIN CARE SERVICES EXCLUSION
This form is used to exclude the skin care services described.
The difference between this form and LS-76A is the addition of exclusion g that excludes coverage for ownership, maintenance or use of equipment or products that functions using laser technology. Only one form or the other may be placed on your policy, or none at all.
WHAT WE DO NOT PAY FOR
- "…the rendering or failure to render treatment, advice or instruction" has been added to all exclusions.
- Exclusion 1. d. and is applicable to microblading.
- The exclusions apply even if the claims against an insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of other persons by an insured.

LS-87 ASBESTOS, DIOXIN OR POLYCHLORINATED BIPHENYLS EXCLUSION
WHAT WE DO NOT PAY FOR
- Paragraph 2. is new and excludes coverage for any loss, cost or expense arising out of any request, demand or order; or federal, state, or local statute, ordinance or regulation; that an insured or others test for, monitor, clean up, remove, contain, treat, detoxify, neutralize, or respond or assess in any manner the consequences of asbestos, dioxin or polychlorinated biphenyls; or claim or suit by or on behalf of a governmental authority for damages because of a requirement to test for, monitor, clean up, remove, contain, treat, detoxify, neutralize, or respond or assess in any manner the consequences of asbestos, dioxin or polychlorinated biphenyls.

LS-94 DESIGNATED OPERATIONS ONLY
WHAT WE DO NOT PAY FOR
- Added language about the exclusion applies even if the operations are conducted by you or on your behalf, or whether they are conducted for you or others.

LS-98 HOT APPLICATION ROOFING OPERATIONS EXCLUSION
WHAT WE DO NOT PAY FOR
Language was added to the following:
- Exclusion 1.b. now excludes handling, storage, transportation or use of hot tar or any heated roofing materials.
- Exclusion 1.c. now excludes application of an open flame, torch or similar device to roofs or roofing material.

SF-105 SEED DEALERS LIABILITY EXCLUSION
WHAT WE DO NOT PAY FOR
If you are in the business of being a seed dealer, the following exclusion has been added to Coverage L-Bodily Injury And Property Damage. Coverage is excluded bodily injury or property damage arising out of:
- Seed sold or transferred to others by an insured arising from the failure of the seed to germinate or to conform to the variety, type, quality or to be suitable to the purpose specified by an insured; or
- The destruction or confiscation of any seeds, or growing or harvested crops, by order of any governmental agency upon discovery of any admixture of genetically altered seeds, or genetically altered growing or harvested crops.

LS-120 EXTERIOR INSULATION AND FINISH SYSTEM EXCLUSION
WHAT WE DO NOT PAY FOR
- The last sentence of exclusion 1.a. now also excludes complete or incomplete system installations rather than just installed systems.

LS-139 COMMUNICABLE DISEASE EXCLUSION
WHAT WE DO NOT PAY FOR
- This form came out of the old exclusion in whichever base form LS-1 through LS-8 was applicable to your policy, and it excluded bodily injury or property damage resulting directly or indirectly from the transmission

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of communicable disease by an insured or employees of an insured. This new exclusion is added to Coverage L-Bodily Injury And Property Damage, and when applicable to the policy, Coverage P-Personal And Advertising Injury Liability to remove coverage for liability resulting from Communicable Disease arising directly or indirectly from the actual or actual or alleged transmission of a communicable disease.

- This exclusion applies even if any of the claims against any insured allege negligence or misconduct in: examining, testing or monitoring for a communicable disease; neglecting to report a communicable disease to appropriate authorities; neglecting to prevent the spread of a communicable disease or failing to perform services that were intended to prevent the spread of a communicable disease; or supervision, hiring, employment, training or monitoring of anyone who may be infected with and spreads a communicable disease.
- However, this exclusion does not apply to the transmission of a communicable disease by an insured if the insured is a health care provider and/or an individual who comes into physical contact with the public on an ongoing basis.

LS-141 EMPLOYER'S LIABILITY EXCLUSION
Third Party Action Over
WHAT WE DO NOT PAY FOR
By the addition of this policy form, the exclusion titled Employer's Liability in your General Liability Coverage policy is amended to also exclude coverage for:

- Bodily injury to any contractor or subcontractor of an insured, or employee of any contractor or subcontractor of an insured, if such bodily injury is sustained arising out of and in the course of rendering or performing services of any kind for or on behalf of an insured. This includes consequential bodily injury to a spouse, child, parent, or sibling of such contractor, subcontractor or employee of any contractor or subcontractor.
- Liability assumed by an insured under an insured contract if such liability is excluded in form LS-141 Employer's Liability Exclusion Third Party Action Over.

LS-142 CROSS LIABILITY EXCLUSION
WHAT WE DO NOT PAY FOR

- This new exclusion is added to Coverage L-Bodily Injury And Property Damage, and when applicable to the policy, Coverage P-Personal And Advertising Injury Liability to remove coverage for bodily injury or property damage, and when applicable to the policy, personal and advertising injury, arising out of a claim or suit brought by an insured against any other insured of the policy.

LS-144 BEAUTY OR BARBER SHOP PROFESSIONAL LIABILITY
This form is used to provide professional liability coverage for beauty or barber shop services as defined.
WHAT WE DO NOT PAY FOR

- Exclusions 2.c. 9), 10) and 11) are new and coverage is excluded for bodily injury or property damage arising out of: body piercing or tattooing; any equipment or process to tan skin; or any process involving injection into the skin.

LS-144A BEAUTY OR BARBER SHOP PROFESSIONAL LIABILITY
The difference between this form and LS-144 is the definition of "beauty or barber shop services". Only one form or the other may be placed on your policy, or none at all.
WHAT WE DO NOT PAY FOR

- Exclusions 2.c. 9), 10) and 11) are new and coverage is excluded for bodily injury or property damage arising out of: body piercing or tattooing; any equipment or process to tan skin; or any process involving injection into the skin.

LS-145 CLERGYPERSON PROFESSIONAL LIABILITY
This form is used to provide professional liability coverage for clergyperson services as defined.
WHAT WE DO NOT PAY FOR

- Exclusion 2.b. added sexual molestation, physical abuse or mental abuse.

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LS-146 MORTICIAN OR CEMETERY PROFESSIONAL LIABILITY
This form is used to provide professional liability coverage for morticians or cemetery services as defined.
WHAT WE DO NOT PAY FOR

- Exclusion 2.a. is new and excludes coverage for bodily injury or property damage arising out of the violation of any federal, state or local statute, ordinance or regulation.

LS-147 PHARMACIST PROFESSIONAL LIABILITY
This form is used to provide professional liability coverage for pharmaceutical services as defined.
WHAT WE DO NOT PAY FOR

- Exclusion (b) is now exclusion 2.a., however, qualifying language regarding consent of any insured or a store manager was removed.
- Exclusion 2.c. is new and excludes coverage for bodily injury or property damage arising out of any insured's. consulting, diagnostic, referral or similar service. This includes performing tests, prescribing or administering of any drugs, products or services as permitted under state or federal law.

LS-150 NON-OWNED AUTOMOBILE LIABILITY
This form is used to provide liability coverage for the use of a non-owned automobile as defined.
DEFINITIONS
Insured:

- None of the following is an insured contains two new categories not contained in the old form. Parts 2)c) and 2)e). These categories do not include an insured that is: any person or organization for the conduct of a current or past partnership or joint venture that is not shown in the Declarations; or the owner of a non-owned automobile, including any agent or employee of such owner.

WHAT WE DO NOT PAY FOR

- The exception in old exclusion b. for coverage to a residence or private garage has been removed.

LS-150A HIRED AUTOMOBILE AND NON-OWNED AUTOMOBILE LIABILITY
This form is used to provide liability coverage for the use of hired automobiles and non-owned automobiles as defined.
DEFINITIONS
Insured:

- None of the following is an insured contains two new categories not contained in the old form. Parts 2)e) and 2)f). These categories do not include an insured that is: any person or organization for the conduct of a current or past partnership or joint venture that is not shown in the Declarations; or the owner of a non-owned automobile, including any agent or employee of such owner.

WHAT WE DO NOT PAY FOR

- The exception in old exclusion 2.b. for coverage to a residence or private garage has been removed.

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NY COMMERCIAL LINES
CANCELLATION AND NONRENEWAL POLICY CONDITIONS

This form contains the Cancellation and Nonrenewal Policy Conditions previously contained in the base liability form applicable to your policy, LS-1 through LS-8.

ADDITIONAL ENDORSEMENTS

Additional endorsements may be attached to, and made part of your policy. Such endorsements are specific to your policy and the details of any such changes are not included in this disclosure notice. Please review your policy carefully to determine your rights, duties and obligations under the policy.

This disclosure notice does not change, modify or invalidate any of the provisions, terms, or conditions of your policy. This disclosure notice is a general description of coverage changes and is not a statement of contract.

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