EXPLANATION OF FORMS CHANGES
LS Series Ed. 4/20

When the new LS forms were filed, the DFS requested a breakdown of the changes in each endorsement and whether each change constituted a broadening, restriction or clarification of coverage.

LS-11 Real Estate Agents

- Broadening, because Coverage P is now added for real estate agents where Coverage P (Personal And Advertising Injury Liability) is contained in the policy;

LS-12 Waiver Of Subrogation

- Clarification, the changes to this form are editorial

LS-12A Waiver Of Subrogation (Automatic)

- New form, no previous version

LS-14 Athletic Participants Exclusion (Sponsored Activities Or Contests)

- Restriction: 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.
- Broadening: because the exclusion is only for bodily injury whereas the prior form also excluded property damage.

LS-14A Athletic Participants Exclusion (All Activities Or Contests)

- New form, no previous version

LS-15 Laundry And Dry Cleaning Damage Exclusion

- Clarification, the changes to this form are editorial;

LS-16 Products Hazard Exclusion

What We Do Not Pay For

- Clarification: 1. and 2. in the old form were removed and replaced with “products hazard” as they are included within that definition. All liability base forms now contain the definition for products hazard.

LS-16B Coverage N-Products/Completed Operations Exclusion (For Use With LS-4, LS-5 Or LS-6)

What We Do Not Pay For

- Clarification: Form is now available for use with liability base form LS-4.
- Clarification: The format of the form was changed from an exclusion to a deletion of coverage with no change to intent or coverage.

LS-16C Products Hazard Redefinition

Definitions

- This is a new form. The purpose of the form is to provide coverage for the products hazard on premises.

LS-16E Completed Operations Hazard Exclusion

What We Do Not Pay For

- Clarification: 1., 2. and 3. in the old form were removed and replaced with "completed operations hazard" as they are included within that definition. All liability base forms now contain the definition for completed operations hazard.

LS-17 All Hazards In Connection With Designated Premises Exclusion

- Clarification, the changes to this form are editorial as the Coverage L and P previously shared an exclusions section in the prior series base forms;

LS- 18 Operations Exclusion

- Clarification, the changes to this form are editorial;

LS-19 Additional Insured Premises Leased To You

Title

- Clarification: Title change in that the term "named insured" from the old form was replaced with "you" in the proposed form but they have the same meaning.

Schedule

- Clarification: Moved from bottom of the form to the top.

Definitions

- Clarification: In reference to the premises, the terms of "rented or loaned" removed and now only "leased" is used.
- Restriction: 1.a. and 1.b. are new.

What We Do Not Pay For

- Broadening: Exclusion 2. in the old form has been removed.

How Much We Pay For Loss Or Claim

- Clarification: This is a new section to explain how the limits are applied.

LS-20 Additional Insured – Volunteers (For Use With LS-1, LS-3, LS-4, Or LS-5)

Title

- Clarification: Subtitle changed from "Direct Liability" to For Use With LS-1, LS-2, LS-3, LS-4, Or LS-5) to indicate which liability agreement forms the LS-20 should be used with.

Definitions

- Restriction: Part 1.a. in the new form is equivalent to the old 1. and adds personal and advertising injury to the excluded exposures.
- Restriction 1.a.2) is new
- Clarification: 1.a. in the old form is now 1.a.3) and was changed from "course of his/her employment" to "conduct of your business".
- Restriction: Part 1.a.5) is new
- Clarification: Part of section 2. b. in the old form is now 1.b.3) and adds "member".

LS-21 Additional Insured – Employees (For Use With LS-1, LS-3, LS-4, Or LS-5)

Title

- Clarification: Subtitle changed from "Direct Liability" to For Use With LS-1, LS-2, LS-3, LS-4, Or LS-5) to indicate which liability agreement forms the LS-20 should be used with.

Definitions

- Clarification: 1.a. and 1.b. are new to clarify who is not an employee.

- Clarification: The list of people in part 1.b. in the old was changed to “executive officers” in part 1.a. of the new form.
- Clarification: Part. 1)(a) adds “member”.
- Restriction: exclusions 1)(b), (d), (e) and (f) are new.
- Clarification: Part of section 2. b. in the old form is now 2)(c) and adds “member”.

LS-22 Additional Insured

Schedule

- Clarification: Moved from bottom of the form to the top.

Definitions

- Clarification: Grant of coverage in the old form for the additional insured was for “hazards covered by this policy”, this was changed to “performance of your ongoing operations or in connection with the premises you own or rent”
- Restriction: 1.a. and 1.b. are new.

How Much We Pay For Loss Or Claim

- Clarification: This is a new section to explain how the limits are applied.

LS-22A Additional Insured – Secured Creditors

Schedule

- Clarification: Editorial changes only.

Definitions

- Clarification: Old section was called “What We Pay For”
- Clarification: Grant of coverage for the additional insured changed from coverage for “occurrences covered by this policy” to “interest as a secured creditor arising out of your ownership, maintenance or use of the premises as shown in the Schedule.”
- Restriction: 1.a. and 1.b. are new.

What We Do Not Pay For

- Restriction: Exclusion 1. is new

How Much We Pay For Loss Or Claim

- Clarification: This is a new section to explain how the limits are applied.

LS-23 Additional Insured – Club Members

What We Do Not Pay For

- Broadening: This section was removed.

LS-24A Additional Insured – Contractual Obligation With You Owners, Lessees Or Contractors

Title

- Clarification: Title change to add clarity regarding the use of the form.

Definitions

- Restriction: 1.a. and 1.b. are new.

What We Do Not Pay For

- Clarification: Exclusion 1.a. was moved to the exclusionary section as the old form had it as part of the Definitions. Information regarding when work was considered complete were added.
- Restriction: Exclusion 1.b. adds negligence or other wrongdoing in supervision, hiring, employment, training or monitoring of other persons by an insured.

How Much We Pay For Loss Or Claim

- Clarification: This is a new section to explain how the limits are applied.

LS-25 Additional Insured – State Or Political Subdivision Permits Relating To Premises

Title

- Clarification: "State Or Political Subdivision" was moved up out of the subtitle.

Schedule

- Clarification: Moved from bottom of the form to the top.
- Clarification: Limit of liability removed. Underlying Coverage L limit will be used.

Definitions

- Broadening: Coverage for the state or political subdivision no longer limited to Coverage L. All coverages available under the policy will apply.
- Restriction: 1.a. and 1.b. are new.
- Clarification: Section 2. in the old form was removed. There is no longer an option to get this coverage if there is not already Coverage L on the policy.

What We Do Not Pay For

- Broadening: This section was removed.

How Much We Pay For Loss Or Claim

- Clarification: This is a new section to explain how the limits are applied.

LS-25A Additional Insured – State Or Political Subdivision

Definitions

- Clarification: 1.a. and 1.b. were moved from 1.a. and 1.b. in the How Much We Pay For Loss Or Claim Section

What We Do Not Pay For

- Restriction: New section.

LS-26 Explosion, Collapse Or Underground Property Damage

- Clarification, the changes to this form are editorial. All of the wording in the prior form that was removed is contained in the definitions for those terms in the base forms (LS-1, 3, 4, 5, 6), so there was not a need to restate them in the LS-26. In the prior series, the base forms did not all contain the definitions for those terms so it needed to also be in the LS-26.

LS-27 Products Liability for Designated Operations

- All changes are clarifications only.

LS-28 Camps

- Clarification - The definitions were deleted as unnecessary and to be consistent with the new format since the term named insured is no longer used (now insured) and saddle animals is no longer defined as the reference is to the common meaning of saddle animals.
- Restriction - There is now an exclusion for Medical Payments to campers.
- Restriction - Coverage P is now excluded where Coverage P (Personal And Advertising Injury Liability) is contained in the policy
- Restriction - Advice or instruction was added to the exclusion.
- Restriction - Added language that 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.
- Broadening - Clinic or hospital was removed from exclusion 1 of the proposed form.

LS-29 Boats (Described Watercraft)

- Clarification - The changes to this form are editorial.

LS-32 Clubs

Introductory Material

- Clarification: Policy No. and Named Insured removed.

Definitions

- Clarification: Products hazard redefinition was moved from What We Pay For in the old form.
- Clarification: Definitions of named insured's saddle animals and named insured's watercraft from old Additional Definitions section removed.

What We Pay For

- Broadening: Coverage was added for bodily injury or property damage arising out of the ownership, maintenance or use of canoes and rowboats.

What We Do Not Pay For

- Restriction: Saddle Animals exclusion more detailed and adds verbiage to make exclusion broader.
- Clarification: Exclusion for named insured's watercraft removed because it is already excluded in the liability base forms.
- Restriction: Athletic Activities exclusion made broader by adding 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

Definitions

- Clarification: Products hazard redefinition was moved from What We Pay For in the old form.
- Clarification: Definitions for hotel, named insured's saddle animals, named insured's watercraft and watercraft business from old Additional Definitions section removed.

What We Pay For

- Broadening: Coverage added for bodily injury or property damage arising out of the ownership, maintenance or use of canoes and rowboats.

What We Do Not Pay For

- Restriction: Saddle Animals exclusion more detailed and adds verbiage to make exclusion broader.
- Clarification: Exclusion for named insured's watercraft removed because it is already excluded in the liability base forms.
- Clarification: Exclusion for watercraft business uses language from the old definition of watercraft business.

LS-34 Liquor Liability Designated Premises

Introductory Material

- Clarification: Policy No. and Named Insured removed.

Additional Definitions

- Clarification: The definition for damages has been removed.
- Clarification: The definition for insured premises has been removed and incorporated into the grant of coverage in the What We Pay For section. The restrictive language for insured premises has been moved to items a., b. 1) and 2) with no change in meaning. (The LS 4/20 forms refer to you in place of named insured.)

What We Do Not Pay For

- Broadening: Added exception to exclusion 2.c. that the exclusion does not apply when the other insurance responds to liability for bodily injury or property damage imposed on the insured by reason of the selling, serving or providing of any alcoholic beverage.

How Much We Pay For Loss Or Claim

- Clarification: The schedule on the revised form was changed to each common cause and aggregate from each claim and each common clause. This is further reflected in the captioned section by stating that payments under this coverage reduce the corresponding Coverage L limits.

LS-34A Liquor Liability Designated Premises

- This is a new form. The coverage is the same as LS-34, but with limits outside the Coverage L limits.

LS-35 Farm Limitations

Introductory Material

- Clarification: Policy No. and Named Insured removed.

What We Do Not Pay For

- Restriction: Exclusion 1.b. replaces named insured with insured.
- Restriction: The term unmanned aircraft has been added to exclusion 4.

LS-36 Fairs Exclusion

- Restriction - Practice or preparations for such contest or activity was added to 1.b.
- Restriction - Added language that 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.
- Broadening - Exclusion 2. in the proposed form excludes bodily injury only, in the prior form exclusion 4. excluded bodily injury and property damage.

LS-37 Colleges Or Schools

- Clarification - The changes to the definitions are editorial.
- Clarification - Unmanned Aircraft added to the exclusion for Automobile, Aircraft, or Watercraft.
- Restriction - There is now an exclusion for Medical Payments to students.
- Restriction - Coverage P is now excluded where Coverage P (Personal And Advertising Injury Liability) is contained in the policy.
- Restriction - Advice or instruction was added to the exclusion.
- Restriction - Added language that 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.
- Broadening – The exclusion for first aid was removed.
- Broadening - Members of the teaching or administrative staff and other employees including student teachers are now always insureds.

LS-38 Mobile Home Parks

Definitions

- Clarification: Products hazard redefinition was moved from What We Pay For in the old form.
- Clarification: Definitions of mobile home parks, named insured's saddle animals, named insured's

watercraft and the watercraft business from old Additional Definitions section removed.

What We Pay For

- Clarification: Limitation for products/completed operations hazard from food or beverages unless there is a restaurant was moved to exclusion 1.c. as an exception.
- Clarification: Concluding paragraph in old What We Pay For was not included in the new form. Aggregate limits language removed but aggregate limits of the policy remain applicable.
- Clarification: Added coverage for bodily injury and property damage arising out of the ownership, maintenance or use of canoes and rowboats was added, previously was contained in the definition for the watercraft business as an exception.

What We Do Not Pay For

- Clarification: Exclusions 1.a and 1.b. for saddle animals and watercraft business now contain wording that was previously in the definitions for named insured's saddle animals and watercraft business, respectfully.
- Clarification: Exclusion for food or beverage added, with exception for food or beverage dispensed through a restaurant on the premises. This language was previously contained in paragraph 2 of the What We Pay For section.

LS-39 Primary And Non-Contributory For Use With An Additional Insured Endorsement

- Clarification: Schedule for naming person(s) or entity was removed.

How Much We Pay For Loss Or Claim

- Clarification: First sentence now indicates how this endorsement interacts with the How Much We Pay For Loss Or Claim section in the underlying agreement.
- Clarification: Sentence from the old form "The contract must arise out of your business operations, and must be executed prior to the occurrence…" was removed.

LS-40 Sexual Misconduct Liability

What We Do Not Pay For

- Exclusions A.1.g. and h. are new.
- Exclusion B.1. is new.

LS-41 Total Liquor Liability Exclusion

- This is a new form. 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-43 Coverage N-Products/Completed Operations For Use With LS-1 Or LS-3

Introductory Material

- Clarification: Policy No. and Named Insured removed.

What We Pay For

- Clarification: The grant of coverage has been expanded to state specifically what is covered, bodily injury or property damage arising out of the products/completed operations hazard. Previously, the form stated that the principal coverages are extended to include the following hazard(s) which are marked by an "X". Additionally, the liability base forms LS-1 and LS-3 this endorsement will be used with, contain the definition for products/completed operations hazard, so this language was not repeated in the grant of coverage.
- Clarification: Products hazards and completed operations hazard were each previously offered as an option, they are now both included as Coverage N.

What We Do Not Pay For

- Clarification: The two separate What We Do Not Pay For sections have been combined into one.
- Clarification: The current exclusion deletes the exclusion for property damage and replaces it with one that deletes the exclusion part 5) under property damages as shown in What We Do Not Pay For under Coverage L. Under the previous edition of the URB's LS program the similar exclusion contained in the General Liability Coverage for property damage, part e) stated specifically that it did not apply to property damage included in the products/completed operations hazard.
- Clarification: The prior exclusion under the products hazard portion is not needed because it is already included in the What We Do Not Pay For section of Coverage L in the General Liability Coverage as the Recall exclusion.
- Clarification: The prior exclusion under the completed operations hazard portion is not needed because it is already included in the definition for products/completed operations hazard in the General Liability Coverage.

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.

Definitions

- Clarification: Broadened definition of insured was brought from the top of the form to the Definitions section.
- Beauty shop services became Beauty or barber shop services and was clarified and modernized due to changing techniques.
- Clarification: Malpractice Hazard definition dropped. Language was worked into the What We Pay For grant of coverage.

What We Pay For

- Clarification: Coverage is now clearly an extension of Coverage L-Bodily Injury And Property Damage from the underlying policy agreement. The form now uses the defense provision contained in Coverage L-Bodily Injury and Property Damage in the base form.

What We Do Not Pay For

- Clarification: In the old form, the What We Do Not Pay For section had the Exclusions from the underlying policy apply, now it's the Coverage L exclusions. This change is due to reformatting of the underlying policy agreement.
- Broadening: Exclusion 3.a. removed.
- Restriction: Exclusions 2.c. 9), 10) and 11) are new.
- Broadening: Exclusion 5. removed.

How Much We Pay For Loss Or Claim

- New section.
- Clarification: Limit of liability for "each claim" became "each occurrence".
- Clarification: How the Each Occurrence and Aggregate limits affect the Coverage L limits explained.
- Broadening: Limit on wigs raised from $100/$500 with a $50 deductible to $250/$1000 with no deductible.

Coverage M-Medical Payments

- Broadening: New, not previously offered in old form.

LS-44A – Beauty Or Barber Shop Professional Liability

This form is used to provide professional liability coverage for beauty or barber shop services as defined. The difference between this form and LS-44 is the definition of "beauty or barber shop services".

Subscribing members to URB choose to offer one or the other.

Definitions

- Clarification: Malpractice Hazard definition dropped. Language was worked into the What We Pay For grant of coverage.
- Beauty shop services became Beauty or barber shop services and was clarified and modernized due to changing techniques. All references to and special requirements regarding invoices for Roux Lash and Brow Tint dropped.

What We Pay For

- Clarification: Coverage is now clearly an extension of Coverage L-Bodily Injury And Property Damage from the underlying policy agreement. The form now uses the defense provision contained in Coverage L-Bodily Injury and Property Damage in the base form.

What We Do Not Pay For

- Clarification: In the old form, the What We Do Not Pay For section had the Exclusions from the underlying policy apply, now it's the Coverage L exclusions. This change is due to reformatting of the underlying policy agreement.
- Broadening: Exclusion C.(1) removed.
- Restriction: Exclusions 2.c. 9), 10) and 11) are new.
- Broadening: Exclusion E. removed.

How Much We Pay For Loss Or Claim

- New section.
- Clarification: Limit of liability for "each claim" became "each occurrence".
- Clarification: How the Each Occurrence and Aggregate limits affect the Coverage L limits explained.
- Broadening: Limit on wigs raised from $100/$500 with a $50 deductible to $250/$1000 with no deductible.

Coverage M-Medical Payments

- Broadening: New, not previously offered in old form.

LS-45 Clergyperson Professional Liability

This form is used to provide professional liability coverage for clergyperson services as defined.

Definitions

- Clarification: References to named insured are replaced with you. No change in meaning.
- Clarification: Professional Services became Clergyperson Services. Definitions updated and clarified. No intended change to coverage.

What We Pay For

- Clarification: Coverage is now clearly an extension of Coverage L-Bodily Injury And Property Damage from the underlying policy agreement. The form now uses the defense provision contained in Coverage L-Bodily Injury and Property Damage in the base form.

What We Do Not Pay For

- Clarification: In the old form, the What We Do Not Pay For section had the Exclusions from the underlying policy apply, now it's the Coverage L exclusions. This change is due to reformatting of the underlying policy agreement.
- Broadening: Exception 2.a.2) is new.
- Restriction: Exclusion 2.b. added sexual molestation, physical abuse or mental abuse.

How Much We Pay For Loss Or Claim

- New section.
- Clarification: Limit of liability for "each claim" became "each occurrence".

- Clarification: How the Each Occurrence and Aggregate limits affect the Coverage L limits explained.

LS-46 Mortician Or Cemetery Professional Liability

This form is used to provide professional liability coverage for morticians or cemetery services as defined.

Definitions

- Clarification: References to named insured are replaced with you. No change in meaning.
- Clarification: Definition of insured dropped as it's no longer needed. The definition in the underlying policy agreement is equivalent and sufficient.
- Clarification: Definition of mortician or cemetery services is new and derived from the grant of coverage in the old form.
- Clarification: Definition for damages dropped.

What We Pay For

- Clarification: Coverage is now clearly an extension of Coverage L-Bodily Injury And Property Damage from the underlying policy agreement. The form now uses the defense provision contained in Coverage L-Bodily Injury and Property Damage in the base form.
- Clarification: 1., 2., 4., and 5. in the old form are now included within the definition of Mortician or cemetery services.

What We Do Not Pay For

- Clarification: In the old form, the What We Do Not Pay For section had the Exclusions from the underlying policy apply, now it's the Coverage L exclusions. This change is due to reformatting of the underlying policy agreement.
- Clarification: What We Pay For 3. in the old form became an exception to exclusion 1.a.1)c).
- Clarification: Exclusion 3. is now exclusion 1.b.
- Clarification: Exclusion 1. in the old form was dropped as it's already addressed in the underlying agreement.
- Restriction: Exclusion 2.a. is new.

How Much We Pay For Loss Or Claim

- New section.
- Clarification: Limit of liability for "each claim" became "each occurrence".
- Clarification: How the Each Occurrence and Aggregate limits affect the Coverage L limits explained.

LS-47 Pharmacist Professional Liability

This form is used to provide professional liability coverage for pharmaceutical services as defined.

Definitions

- Clarification: References to named insured are replaced with you. No change in meaning.
- Clarification: Definition of insured dropped as it's no longer needed. The definition in the underlying policy agreement is equivalent and sufficient.
- Clarification: New definition for pharmaceutical services.
- Clarification: Definition of insured retail pharmacy was dropped. The definition of insured premises in the underlying policy agreement will provide equivalent coverage.

What We Pay For

- Clarification: Coverage is now clearly an extension of Coverage L-Bodily Injury And Property Damage from the underlying policy agreement. The form now uses the defense provision contained in Coverage L-Bodily Injury and Property Damage in the base form.

What We Do Not Pay For

- Clarification: In the old form, the What We Do Not Pay For section had the Exclusions from the underlying policy apply, now it's the Coverage L exclusions. This change is due to reformatting of the underlying policy agreement.
- Clarification: Exclusion 1. was dropped, because the underlying policy agreement already addresses coverage for contracts.
- Restriction: Exclusion 2. is now 2.a. Qualifying language regarding consent of any insured or a store manager was removed.
- Restriction: Exclusion 2.c. is new.

How Much We Pay For Loss Or Claim

- New section.
- Clarification: Limit of liability for "each claim" became "each occurrence".
- Clarification: How the Each Occurrence and Aggregate limits affect the Coverage L limits.

LS-48 Coverage O-Fire Legal Liability

This form is used to provide liability coverage for property damage to buildings or structures rented or occupied by you arising out of fire or explosion.

Definitions

- Clarification: References to named insured are replaced with you. No change in meaning.

What We Pay For

- Clarification: A full grant of coverage equivalent to any other major coverage was provided rather than relying on the information in the underlying policy agreement. It is now clarified in the form when coverage is triggered, duty to defend and policy limits.

What We Do Not Pay For

- Clarification: No exclusions were printed in the old form, however, the underlying policy agreement had a section of common exclusions that applied to all coverages provided. The proposed form explicitly states the exclusions that apply which would be much fewer than the common exclusions that would apply to the old form.

How Much We Pay For Loss Or Claim For Fire Legal Liability

- Dropped from the new form because the underlying policy agreement addresses the limit of liability for Coverage O-Fire Legal Liability.

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 Pay For

- Clarification: A full grant of coverage equivalent to any other major coverage was provided rather than relying on the information in the underlying policy agreement. It is now clarified in the form when coverage is triggered, duty to defend and policy limits.

What We Do Not Pay For

- Broadening: Exclusion 1. has an exception for liability in the absence of a contract or agreement.
- Broadening: Exclusion 2.a. only applies from the standpoint of the insured.
- Restriction: Exclusion 2.b. is new.
- Restriction: Exclusion 3. is new.

How Much We Pay For Loss Or Claim For Fire Legal Liability

- Dropped from the new form because the underlying policy agreement addresses the limit of liability for Coverage O-Fire Legal Liability.

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 Pay For

- Clarification: A full grant of coverage equivalent to any other major coverage was provided rather than relying on the information in the underlying policy agreement. It is now clarified in the form when coverage is triggered, duty to defend and policy limits.

What We Do Not Pay For

- Restriction: Exclusion 1. now applies to all exposures, not just fire.
- Broadening: Exclusion 1. has an exception for liability in the absence of a contract or agreement.
- Broadening: Exclusion 2.a. only applies from the standpoint of the insured.
- Restriction: Exclusion 2.b. is new.
- Restriction: Exclusion 3. is new.

How Much We Pay For Loss Or Claim For Fire Legal Liability – Property Coverage

- Dropped from the new form because the underlying policy agreement addresses the limit of liability for Coverage O-Fire Legal Liability.

LS-49 Coverage P-Personal And Advertising Injury Liability

This form is used to provide coverage for personal and advertising injury liability.

Definitions

- Clarification: References to named insured are replaced with you. No change in meaning.
- Clarification: Definitions were added for bulletin board, chat room, cyber bullying, gripe site and social media to correlate with new exclusions.

What We Pay For

- Broadening: Old form provided coverage for personal injury and was titled as such. New form provides coverage for personal and advertising injury as defined in the underlying applicable base form where both elements of personal and advertising injury liability are covered.
- Clarification: A full grant of coverage equivalent to any other major coverage was provided rather than relying on the information in the underlying policy agreement. It is now clarified in the form when coverage is triggered, duty to defend and policy limits.

What We Do Not Pay For

- Restriction: All exclusions in the new form are new except:
    - 13., 16., and 21.
    - 4., 5., 15. and 20. were previously contained in the underlying policy agreement.

How Much We Pay For Loss Or Claim For Personal Injury

- Dropped from the new form because the underlying policy agreement addresses the limit of liability for Coverage P- Personal And Advertising Injury Liability.

LS-50 Employers' Non-Ownership Automobile Coverage

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

Definitions

- Clarification: References to named insured are replaced with you. No change in meaning.
- Broadening: Insured now includes your employees and anyone liable for acts or omissions of an insured.
- Restriction: None of the following is an insured contains two new categories not contained in the old form: 2) e).

- Clarification: 2. c) in the form contains the same concept as what was in the old form below none of the following is an insured. The other categories under none of the following is an insured except for the restrictions described above are analogous to what was in the old form.
- Clarification: The definitions of business automobile and private passenger automobile have been dropped and defined separately in the underlying policy agreement as business and automobile. Occurrence was dropped as it is defined in the underlying policy agreement.

What We Pay For

- Clarification: Coverage is now clearly an extension of Coverage L-Bodily Injury And Property Damage from the underlying policy agreement. The form now uses the defense provision contained in Coverage L-Bodily Injury and Property Damage in the base form.
- Broadening: The grant of coverage in the old form referred to employee coverage when the use was occasional and infrequent and this language is not included in the new form.

What We Do Not Pay For

- Clarification: In the old form, the What We Do Not Pay For section had the Exclusions from the underlying policy apply, now it's the Coverage L exclusions. This change is due to reformatting of the underlying policy agreement.
- Restriction: Exception in exclusion 2.b. for coverage to a residence or private garage has been removed.

How Much We Pay For Loss Or Claim

- Clarification: How the Each Occurrence and Aggregate limits affect the Coverage L limits explained.

Additional Provisions

- Clarification: This provision was moved to How Much We Pay For Loss Or Claim 4.

LS-50A Hired Automobile and Non-owned Automobile Liability

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

Definitions

- Clarification: References to named insured are replaced with you. No change in meaning.
- Broadening: Insured now includes any person using a hired and non-owned automobile with your permission, and your employees in addition to the categories contained in the old form.
- Restriction: None of the following is an insured contained two new categories not contained in the old form: 2) e), and f).
- Clarification: 2. c) in the form contains the same concept as what was in the old form below none of the following is an insured. The other categories under none of the following is an insured except for the restrictions described above are analogous to what was in the old form.
- Clarification: The definitions of business automobile and private passenger automobile have been dropped and defined separately in the underlying policy agreement as business and automobile. Occurrence was dropped as it is defined in the underlying policy agreement.

What We Pay For

- Clarification: Coverage is now clearly an extension of Coverage L-Bodily Injury And Property Damage from the underlying policy agreement. The form now uses the defense provision contained in Coverage L-Bodily Injury and Property Damage in the base form.
- Broadening: Grant of coverage rephrased and now explicitly extends coverage for maintenance or use of a hired automobile by you or your employees, or use of a non-owned automobile by any person, both only with respect to the conduct of your business. Old form did not specify maintenance. The grant of coverage in the old form referred to employee coverage when the use

was occasional and infrequent and this language is not included in the new form.

What We Do Not Pay For

- Clarification: In the old form, the What We Do Not Pay For section had the Exclusions from the underlying policy apply, now it's the Coverage L exclusions. This change is due to reformatting of the underlying policy agreement.
- Restriction: Exception in exclusion 2.b. for coverage to a residence or private garage has been removed.

How Much We Pay For Loss Or Claim

- Clarification: How the Each Occurrence and Aggregate limits affect the Coverage L limits explained.

Additional Provisions

- Clarification: This provision was moved to How Much We Pay For Loss Or Claim 4.

LS-51 Directors And Officers Liability (Association of Owners)

What We Do Not Pay For

- Exclusion i. is new.

LS-52 Canoes And Rowboats

- This is a new form. This form provides coverage arising out of the ownership, maintenance or use of canoes and rowboats.

LS-53 Liquor Liability

- This is a new form. The coverage is the same as LS-34 except that it's no longer restricted to a designated premise.

LS-53A Liquor Liability

- This is a new form. The coverage is the same as LS-34A except that it's no longer restricted to a designated premise.

LS-55 - Clarification - The changes to this form are editorial.

LS-56 - Clarification - The changes to this form are editorial.

LS-57 Lead Exclusion

Introductory Material

- Clarification: Policy No. and Named Insured removed from form as unnecessary.

What We Do Not Pay For

- Clarification: "Exposure to" was removed in 1.a. (the old 1.) as repetitive to what is contained in b. 1) (the old 2.a.).
- Clarification: The form was reformatted and the phrase "There is no coverage under this policy used as introductory language in three parts 2. a., b., and c., respectively instead of being repeated as subparts in the old form, no change to coverage. Also, added under this clarification are 2. d. and 2. e. which previously were a separate subpart in the old form with the same meaning as in the new form.

LS-59 Lead Exclusion

Introductory Material

- Clarification: Policy No. and Named Insured removed from form as unnecessary.

What We Do Not Pay For

- Restriction: The introductory phrase of the exclusion now excludes property damage as well as bodily injury that was excluded in the old form.
- Restriction 1. a. now excludes absorption in addition to the inhalation and ingestion in the old form. Absorption and inhalation were also added to 1.b. and 1. c.
- Restriction 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 from 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.
- Restriction: 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.
- Restriction: Section 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.
- Clarification: A provision was added to clarify these exclusions do not apply to residences constructed after 1980, or to residences that have been certified as having undergone total lead abatement or otherwise test and certified as being lead free.

LS-58 Overspray Or Spillage Exclusion

- Clarification - The changes to this form are editorial.

LS-60 Change Endorsement

- Clarification - The changes to this form are editorial.

LS-61 Change Endorsement

- Clarification - The changes to this form are editorial.

LS-64 Care Provided For Others

Introductory Material

- Clarification: Schedule title has been added, a description of the business and the aggregate limit of liability all moved to the top of the form.

What We Pay For

- Broadening: What We Pay For has been rephrased, and now provides coverage on the premises you own or rent rather than on the insured premises in the old form.

What We Do Not Pay For

- Broadening: 1. a. is reformatted from the old form 1 and sexual harassment or any form of discrimination have been removed.
- Clarification/Broadening: Section 1. c. is rephrased to be more specific from the 2. In the old form and is now limited to the ownership, use, boarding, breeding, training, stabling, grooming or other similar activities conducted at any location with respect to saddle animals owned or used by, or rented to you or rented to others by or though you.
- Clarification/Broadening: Section 1. d. is rephrased and was previously part of 2. In the old form to exclude the ownership, maintenance, operation, use, entrusting, loading or unloading of any recreational motor vehicle owned or use by, or rented to you, or rented to others by or through you. 1.d. does not contain an exclusion of vehicles, trailers, aircraft, automobiles or watercraft as did the old form.

- Broadening: The restriction of coverage in the old form for bodily injury to an employee of an insured arising out of business described above, other than bodily injury incurred by a person while performing duties as a domestic employee of an insured was removed.
- Clarification: A How Much We Pay For Loss or Claim section was added.

LS-70 Designated Premises Only (For Use With LS-5 Or LS-6)

- Clarification - The changes to this form are editorial.

LS-70A Designated Premises Or Projects Only

- Clarification - The elimination of medical expense as an excluded item does not broaden coverage because the Coverage L exclusions apply to Coverage M (see LS-1, LS-3, LS-4, LS-5 or LS-6), which is where medical expense is found.
- Broadening - Projects designated in the schedule were added as an exception to the exclusion.

LS-71 Additional Insured – Vendors

Definitions

- Restriction: 1.a. and 1.b. are new.

What We Do Not Pay For

- Broadening: Exclusion 1.a. has an exception added for liability for damages in the absence of the contract or agreement.
- Clarification: Editorial changes made to excluions 1.b., c., d. and e. Additional detail provided to exclusion f.
- Restriction: Exclusion 1.g. is new.
- Broadening and Restriction: Exclusion 1.g. in the old form is now 1.h. Restrictions added for actions of vendor's employees or those acting on the vendor's behalf. Coverage was broadened with the addition of the exception 1.h.1) and 2).

How Much We Pay For Loss Or Claim

- Clarification: This is a new section to explain how the limits are applied.

LS-72 Saddle Animals Exclusion

- Restriction - Grooming is now excluded.
- Broadening - Saddle animals excluded are those owned or used by, or rented to you, or rented to others by or through you, instead of all saddle animals.

LS-73 Assault And Battery Exclusion

What We Do Not Pay For

- Broadening: Under 1. the phraseology has been reworded from the old form and the language "any cause whatsoever" dropped with the new phraseology now included "…any other person."
- Restriction: 1. b. was added.
- Clarification: Phraseology about negligence or other wrongdoing in supervision, hiring, employment, training or monitoring of other persons by the insured reworded but no change in intent.
- Clarification: Countersignature was removed.

LS-75 Water Damage Exclusion

- Clarification - The changes to this form are editorial.

LS-76 Certain Skin Care Services Exclusion

What We Do Not Pay For

- Exclusion d. is new
- 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

- Clarification: It is now stated that the exclusions apply to Coverage L and Coverage P when applicable because each have their own separate sections of exclusions. The old form had a shared section titled Exclusions in the underlying policy agreement that applied to both Coverage L and Coverage P.
- Restriction: "…the rendering or failure to render treatment, advice or instruction" has been added to all exclusions.
- Clarification: The wording of the exclusion provisions has been revised and where appropriate the phrase "ownership, maintenance or use" has been removed in 1. a. b. and c. which correlate with the old form 1. 2. and 3. In a. (old form 1.) the phrase "from such equipment was also removed.
- Restriction: 1. d. is new to the exclusion.
- Restriction: This provision was added. 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-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. Subscribing members to URB choose to offer one or the other.

What We Do Not Pay For

- Clarification: It is now stated that the exclusions apply to Coverage L and Coverage P when applicable because each have their own separate sections of exclusions. The old form had a shared section titled Exclusions in the underlying policy agreement that applied to both Coverage L and Coverage P.
- Restriction: "…the rendering or failure to render treatment, advice or instruction" has been added to all exclusions.
- Clarification: The wording of the exclusion provisions has been revised and where appropriate the phrase "ownership, maintenance or use" has been removed in 1. a. b. and c. which correlate with the old form 1. 2. and 3. In a. (old form 1.) the phrase "from such equipment was also removed.
- Restriction: 1. d. is new to the exclusion.
- Restriction: This provision was added. 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-77 Each Location Aggregate Limit Of Liability

- Clarification - The reference to Coverage M and Coverage P are not needed because Coverage L

limits include all Coverage M and Coverage P.

- Clarification - Sections 2. and 3. were added to clarify how the aggregate limit is applied under various circumstances.

LS-78 Certain Roofing Operations Exclusion

- Clarification - The reference to Coverage N is not needed because Coverage L exclusions are already included in Coverage N.

LS-79 Snow/Ice Control Operations

What We Do Not Pay For

- Clarification: The reference to Coverage N is not needed because Coverage L exclusions are already included in Coverage N.

LS-79A Snow/Ice Control Operations

What We Do Not Pay For

- Clarification: The reference to Coverage N is not needed because Coverage L exclusions are already included in Coverage N.

LS-87 Asbestos, Dioxin Or Polychlorinated Biphenyls Exclusion

What We Do Not Pay For

- Clarification: Changes to paragraph 1. are intended to be clarification only.
- Restriction: Paragraph 2. is new.

LS-91 Deletion Of New Organizations As Insureds

Definitions

- Clarification: The What We Do Not Pay For was changed to a definition, however, no change to intent of the form.
- Clarification: The other changes to this form are editorial.

LS-92 Insured Contract Limitation

Definitions

- Clarification: Coverage is deleted instead of Definition 13 but no change to intent.
- Broadening: Exception was added to 1. a. for that part of a lease of premises that indemnifies any person or organization for damage by fire to premises rented to or occupied by you.
- Clarification: Changed “agreement” to “license agreement” in 1. b.

LS-94 Designated Operations Only

- Clarification - Moved the schedule to the top of the form.
- Clarification - The elimination of medical expense as an excluded item does not broaden coverage because the Coverage L exclusions apply to Coverage M (see LS-1, LS-3, LS-4, LS-5 or LS-6), which is where medical expense is found.
- Restriction - 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-95 Limitation Of Coverage For Additional Insureds

What We Do Not Pay For

- Clarification: The changes to this form are editorial.

LS-96 Excess Limits Of Liability

- Clarification - The changes to this form are editorial.

LS-97 Work Performed From Scaffolding Exclusion

- Clarification - The wording used in the definition of scaffold and scaffolding as used in the previously approved edition have been integrated into the exclusion.

LS-98 Hot Application Roofing Operations Exclusion

What We Do Not Pay For

- Clarification: The reference to Coverage N is not needed because Coverage L exclusions are already included in Coverage N.
- Restriction - Added language that excludes: b. Handling, storage, transportation or use of hot tar or any heated roofing materials; or c. Application of an open flame, torch or similar device to roofs or roofing material.

LS-99 Calendar Date Exclusion

Definitions

- Clarification: Definitions for computer hardware and media were added.

LS-101 Pension Plan Clarification

- All changes are clarifications only.

LS-105 Seed Dealer's Liability Exclusion

- Clarification - The prior edition of this form did not state what loss or damage would be paid; this has been changed to bodily injury or property damage.

LS-118 Silica Exclusion

- Clarification - Moved the definition to the top of the form.
- Clarification - Changes to paragraph 2. are intended to be a clarification with no change in coverage.

LS-120 Exterior Insulation And Finish System Exclusion

- Clarification - In the definition, sections a., c. and d. contain additional details.
- Restriction - The introductory paragraph of the prior form is now section 1.a. The last sentence now also excludes complete or incomplete systems rather than just installed systems.

LS-187 Asbestos Exclusion

What We Do Not Pay For

- Clarification: Changes to paragraph 1. are intended to be clarification only.
- Clarification: Paragraph 2. was created to combine the last three paragraphs of the old form.

LS-373 Canine Related Injuries Or Damages Exclusion

- Broadening - The exception for seeing guide dogs, hearing dogs or dogs trained to assist the physically challenged was moved from paragraph 4. in the prior form and now applies to all sections of the form.