PRODUCTS/COMPLETED OPERATIONS
FOOD OR BEVERAGES FOR CONSUMPTION ON PREMISES
(For Use With Forms LS-4, LS-5 and LS-6)

Refer to the Supplemental Declarations if information is not shown on this form.
The coverage under this endorsement is subject to the ***terms*** contained in the ~~General~~ Liability ~~Coverage~~coverage.

This endorsement forms a part of the policy identified below:

Policy No. _____.

Named insured _____.

Description of Premises and Operations:

HOW MUCH *WE* PAY FOR LOSS OR CLAIM ~~FOR~~FROM RESTAURANT ~~/~~OR TAVERN PRODUCTS/ COMPLETED OPERATIONS

The Limits of Liability stated in the Declarations DO NOT APPLY to ~~***PRODUCTS/COMPLETED OPERATIONS***~~Products/Completed Operations.
The Limits of Liability for ~~***PRODUCTS/COMPLETED OPERATIONS***~~Products/Completed Operations are shown below.

Limits of Liability

$ _____ each ***occurrence***

$ _____ products/completed operations aggregate

WHAT *WE* PAY FOR

~~**PRINCIPAL COVERAGES**~~
PRINCIPAL COVERAGES are extended to include the following hazards which are marked by an "**X**," **X** ~~-~~**:**

☒ ~~—~~ **Products ~~*hazard*~~Hazard.**
~~The~~ Definition 20 in form LS-4, definition 18 in form LS-5 and definition 22 in form LS-6, the Products/Completed Operations Hazard definition as shown in the ~~General~~ Liability ~~Coverage~~coverage is deleted and replaced by the following:

Products ~~*hazard*~~Hazard Definition.
With respect to ***bodily injury*** and/or ***property damage*** arising out of the ***named insured's products*** manufactured, sold, handled or distributed on, from or in connection with the use of any premises described in this endorsement~~, or in connection with the conduct of any operation described in this endorsement, when conducted by or on behalf of the ***named insured***, the~~. The definition of ***products hazard*** is amended to read as follows:

~~.....~~***~~Products hazard~~*** ~~includes~~ ***Product(s) hazard*** means ***bodily injury*** and/or ***property damage*** arising out of ~~the~~ ***~~named insured's~~your*** products ~~or reliance upon a representation or warranty made with respect to those~~ ***~~products~~*** ~~but only if the~~ ***~~bodily injury~~*** ~~or~~ ***~~property damage~~*** ~~occurs~~ after physical possession of ~~such~~ ***~~products~~***the product(s) has been relinquished to others.

WHAT WE DO NOT PAY FOR

The following exclusion is added to the EXCLUSIONS shown in the Liability coverage:

We do not pay for damages claimed for any loss, cost or expenses incurred by ***you*** or others for loss of use, withdrawal, recall, inspection, repair, replacement, adjustment, removal or disposal of:

1. ***your*** product;
2. ***your work***; or
3. ***impaired property***;

if such product, work or property is withdrawn or recalled from the market or from use, by any person or organization because of a known or suspected defect, deficiency, inadequacy or dangerous condition in it.

☐ **Completed Operations Hazard.**

Completed operations hazard means ***bodily injury*** and/or ***property damage*** arising out of ***your work***. ***Your work*** does not include incomplete or abandoned ***work***. ***Your work*** is completed at the earliest of the following times:

1. when all ***work*** specified in ***your*** contract have been completed;
2. when all ***work*** to be done at a site has been completed if ***your*** contract includes ***work*** at more than one site; or
3. when ***your work*** at a job site has been put to its intended use by someone other than another contractor or subcontractor working on the same job site.

Work which requires further service, maintenance, correction, repair or replacement because of any defect or deficiency, but which are otherwise complete, shall be considered completed.

WHAT *WE* DO NOT PAY FOR

The following exclusion is added to the EXCLUSIONS shown in the ~~General~~ Liability ~~Coverage~~coverage:

~~***We*** do not pay for damages claimed for the withdrawal, inspection, repair, replacement, or loss of use of the ***named insured's products*** or ***work*** which forms a part, if such ***products***, ***work*** or property are withdrawn from the market or from use because of any known or suspected defect or deficiency.~~

☐ ~~***Completed Operations Hazard***~~

~~***We*** pay for ***bodily injury*** or ***property damage*** that results from operations or from reliance upon a representation or warranty. ***Completed Operations Hazard*** applies only if the ***bodily injury*** or ***property damage*** occurs after such operations have been completed or abandoned and occurs away from the premises owned or rented by the ***named insured***. Operations includes materials, parts or equipment furnished in connection with the operations. Operations shall be considered completed at the earliest of the following times:~~

~~a) when all operations to be performed by or on behalf of the ***named insured*** under the contract have been completed;~~
~~b) when all operations to be performed by or on behalf of the ***named insured*** at the site of the operations have been completed; or~~
~~c) when the portion of the ***work*** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.~~

~~Operations which may require further service or maintenance ***work***, or correction, repair or replacement because of any defect or deficiency, but which are otherwise complete, shall be judged completed.~~

~~WHAT *WE* DO NOT PAY FOR~~

~~The following exclusion is added to the EXCLUSIONS shown in the General Liability Coverage:~~

The **Completed Operations Hazard** DOES NOT INCLUDE ***bodily injury*** and/or ***property damage*** arising out of:

~~a) operations in connection with~~ 1. the transport~~ation~~ of property aboard a vehicle not owned or operated by ***you***, unless the ~~***bodily***~~ injury or ~~***property***~~ damage ~~arises out of~~ occurs from a condition ~~in or on a vehicle~~ created by ~~the~~ ***your*** loading or unloading of the vehicle;

~~b)~~2. the ~~existence~~presence of tools, uninstalled equipment ~~or~~, abandoned or unused materials; or

~~c) operations~~ 3. products or ***work*** for which the classification ~~stated in the policy or in ***our*** manual specifies "~~on the Declarations/Schedule states "including ***completed operations***~~".~~".