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 Liability 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 FROM RESTAURANT OR TAVERN PRODUCTS/ COMPLETED OPERATIONS

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

Limits of Liability

$ _____ each ***occurrence***

$ _____ products/completed operations aggregate

WHAT *WE* PAY FOR

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

☒ **Products Hazard.**
Definition 20 in ~~from~~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 Liability coverage is deleted and replaced by the following:

Products 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. The definition of ***products hazard*** is amended to read as follows:
Product(s) hazard means ***bodily injury*** and/or ***property damage*** arising out of ***your*** products after physical possession of 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if such product, work or property is withdrawn or recalled from the market or from use, by any person or organization because of a known or suspected defect, deficiency, inadequacy or dangerous condition in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 Liability coverage:
The **Completed Operations Hazard** DOES NOT INCLUDE ***bodily injury*** and/or ***property damage*** arising out of:

1. the transport of property aboard a vehicle not owned or operated by ***you***, unless the injury or damage occurs from a condition created by ***your*** loading or unloading of the vehicle;
2. the presence of tools, uninstalled equipment, abandoned or unused materials; or
3. products or ***work*** for which the classification on the Declarations/Schedule states "including ***completed operations***".