PRODUCTS/COMPLETED OPERATIONS
NO FOOD OR BEVERAGES FOR CONSUMPTION ON PREMISES
(For Use With Forms LS-1 and LS-3)

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/Schedule 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**~~
The PRINCIPAL COVERAGES are extended to include the following hazard(s) which are marked by an "**X**," **X** –:

☐ ~~.....~~ **Products** ~~***hazard***~~**Hazard**

~~**Exclusion (p) is deleted from the EXCLUSIONS listed in the General Liability Coverage.**~~

Definition 19 in forms LS-1 and LS-3, the ***products/completed operations hazard*** definition shown in the Liability coverage is deleted and replaced by the following :
Products hazard means ***bodily injury*** and/or ***property damage*** occurring away from premises ***you*** own or rent and arising out ***your*** product after physical possession of it has been relinquished to others.

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~~any loss, cost or expense incurred by ***you*** or others for loss of use, withdrawal, recall, inspection, repair, replacement, ~~or loss of use~~adjustment, removal or disposal of ~~the ***named insured's products*** or ***work*** which forms a part, if such ***products, work*** or property are withdrawn from the market or from use because of any known or suspected defect or deficiency.~~:

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if such product, ***work*** or property is withdrawn or recalled from the market or from use by any person or organization because of a known or suspected defect, deficiency, inadequacy or dangerous condition in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

~~***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 ***insured***. Operations includes materials, parts or equipment furnished in connection with the operations. Operations shall be considered completed~~**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:

~~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)~~ 1. when all ***work*** specified in ***your*** contract has been done;

2. when all ***work*** to be done at a job site has been completed if ***your*** contract includes ***work*** at more than one site; or

3. when ~~the portion of the ***work*** out of which the injury or damage arises~~***your work*** at a job site has been put to its intended use by ~~any person or organization~~ someone other than another contractor or subcontractor ~~engaged in performing operations for a principal as a part of~~ working on the same ~~project~~job site.

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

WHAT *WE* DO NOT PAY FOR

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

3. products or

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