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

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

This endorsement forms a part of the***your*** policy identified below:.
Policy No. _____.
Named Insured _____.

SCHEDULE

Description of **Premises** premises and operations **Operations:**

HOW MUCH *WE* PAY FOR LOSS OR CLAIM FOR PRODUCTS/ COMPLETED OPERATIONS

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

Limits of Of Liability
$ _____ each ***occurrence*** Each ***Occurrence***
$ _____ **products/completed** operations Aggregate

WHAT *WE* PAY FOR
The PRINCIPAL COVERAGES are extended to include the following hazard(s) which are marked by an "**X**,"

☐ **Products Hazard**
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.
We pay up to the Limits of Liability shown in the Schedule, when the ***insured*** is legally obligated to pay damages because of ***bodily injury*** or ***property damage*** arising out of the ***products/completed operations hazard*** for the premises and operations shown in the Schedule.
We have the right and duty to defend the ***insured*** against any ***suit*** seeking such damages, even if any of the allegations of the ***suit*** are groundless, false or fraudulent, provided the ***suit*** originates from ***bodily injury*** or ***property damage*** not otherwise excluded. ***We*** may make, at ***our*** option, any investigation and settle any claim or ***suit*** that ***we*** decide is appropriate. However, the amount ***we*** pay for damages will be limited as described in the How Much ***We*** Pay For Loss Or Claim section of the General Liability Coverage. ***We*** are not obligated to provide a defense, after ***we*** have paid, either by judgment or settlement, an amount equal to ***our*** limit of liability. No other obligations or liability to pay sums, or to perform acts or services is covered, unless specifically provided for in the Supplementary Payments.

1. Coverage N-Products/Completed Operations applies only if:

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a. ***Bodily injury*** or ***property damage*** is caused by an ***occurrence*** which takes place during the policy period and in the ***coverage territory***; and
b. No ***authorized representative*** had knowledge prior to the inception of the policy period that the ***bodily injury*** or ***property damage*** occurred. If an ***authorized representative*** possessed such knowledge prior to the inception of the policy period, then any continuation, resumption or change of the ***bodily injury*** or ***property damage*** will be deemed to have been known prior to the policy period.

2. ***Bodily injury*** or ***property damage*** which occurs during the policy period includes any continuation, resumption or change of that ***bodily injury*** or ***property damage*** after the end of the policy period, provided that no ***authorized representative*** had knowledge prior to the inception of the policy period that the ***bodily injury*** or ***property damage*** occurred.
3. ***Bodily injury*** or ***property damage*** will be deemed to have been known to occur at the earliest time when any ***authorized representative***:
   a. Makes a report of all or part of the ***bodily injury*** or ***property damage*** to ***us*** or any other insurer;
   b. Receives a verbal or written demand or claim for damages resulting from ***bodily injury*** or ***property damage***; or
   c. Becomes aware by any means that ***bodily injury*** or ***property damage*** has occurred or begun to occur.
4. Damages resulting from ***bodily injury*** include damages claimed by any person or organization for care, loss of services or death resulting at any time from the ***bodily injury***.

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 expense 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 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 ***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 a 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 injury or damage occurs from a condition that was 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***".~~
The Coverage L exclusions apply to Coverage N-Products/Completed Operations, except:

1. The exclusion titled ***Products/Completed Operations Hazard*** does not apply; and
2. The exclusion titled ***Property Damage*** is deleted and replaced by the following:
   a. ***Property Damage-Property damage*** to:
      1) Property ***you*** own, rent, or occupy including costs ***you*** or any person or organization incur to remediate, replace or restore such property. This includes expenses ***you*** incur in efforts to avoid injury or to mitigate damage to the property of others;
      2) Premises ***you*** sell, give away or abandon, if the ***property damage*** arises out of any part of those premises. However, this exclusion does not apply if the premises are ***your work*** and were never

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occupied, rented or held for rental by ***you***;

3) Property loaned to ***you*** or property in ***your*** care, custody or control; or
4) 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.

Paragraphs 3) and 4) of this exclusion do not apply to liability assumed under a sidetrack agreement.

All other ***terms*** and conditions remain unchanged.

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