LS-4 (9/02)	LS-4 (4/20)	Explanation of Proposed Changes	Impact
GENERAL LIABILITY COVERAGE **STOREKEEPER'S LIABILITY INSURANCE** **AGREEMENT** ***We*** provide Storekeeper's General Liability Insurance and those added coverages described in this policy during the policy period in return for payment of the premium. This agreement is subject to all the ***terms*** of this policy. The complete Storekeeper's General Liability Insurance coverage consists of the Declarations Page, this Agreement, and other endorsements which may be added, including required state endorsements. It is important that ***you*** read each part of this policy carefully to understand the coverages provided; ***your*** policy obligations and ***our*** policy obligations. Each coverage part is subject to all ***terms*** relating to that coverage. The Table of Contents that follows shows how each coverage part is organized and it will help ***you*** locate the various policy sections.	**GENERAL LIABILITY COVERAGE** **Storekeeper's Liability** **AGREEMENT** The General Liability Coverage, subject to all of its ***terms***, provides insurance against ***business*** legal liability of an ***insured***, and other described coverages during the policy period, in return for payment of the required premium. It consists of this Agreement, the Declarations, the Liability Policy Provisions and any other forms or endorsements made part of it, including any required state endorsement(s). The Declarations include any Supplemental Declarations. It is important that ***you*** read each part of the policy carefully to understand the coverage provided and ***your*** obligations as well as ***our*** obligations under the policy. Each coverage is subject to all policy ***terms*** relating to that coverage including the ***terms*** applicable to the entire policy, unless stated otherwise. The Principal Coverages as described in this policy form apply only if a limit of liability is shown for the coverage in the Declarations.	1. Added language that the described coverages in this policy apply only if a limit of liability is shown in the Declarations.	1. Clarification
A. DEFINITIONS-these definitions apply to this policy: 1. The words you and your refer to the person or entity named in the Declarations and the words we, us and our refer to the insurance company named in the Declarations.	**A. DEFINITIONS** The following definitions apply to this General Liability Coverage: 1. The words ***you*** and ***your*** refer to the person or entity named in the Declarations and the words ***we***, ***us*** and ***our*** refer to the insurance company named in the Declarations providing this insurance. 2. ***Authorized representative*** means: a. Any ***insured*** listed in paragraph a. in the definition of ***insured***; and b. ***Employees*** authorized by ***you*** to give or receive notice of an ***occurrence*** or claim.	1. Authorized representative- New. Explains who can have knowledge of an occurrence, who can report the occurrence and when it is deemed to have occurred.	1. Clarification
2. ***Automobile*** means a land motor vehicle, trailer or semi-trailer designed for travel on public roads, including any machinery or apparatus attached to the ***automobile***. ***Automobile*** DOES NOT INCLUDE ***mobile equipment***.	3. ***Automobile*** means a land motor vehicle, trailer or semi-trailer designed for travel on public roads, including any machinery or apparatus attached to the ***automobile***. ***Automobile*** also means any other land vehicle that is subject to motor vehicle financial responsibility law or motor vehicle insurance law, applicable where the ***automobile*** is licensed or principally garaged. ***Automobile*** does not include ***mobile equipment***.	2. Automobile updated to include vehicles subject to motor vehicle financial responsibility law or motor vehicle insurance law, applicable where the automobile is licensed or principally garaged.	2. Clarification
3. ***Bodily Injury*** means ***bodily injury***, bodily sickness and/or bodily disease sustained by any person occurring during the policy period, including death resulting from the ***bodily injury***, bodily sickness and/or bodily disease.	4. ***Bodily injury*** means ***bodily injury***, sickness or disease sustained by a person during the policy period, including death at any time resulting from such ***bodily injury***, sickness or disease.		

LS-4 (9/02)	LS-4 (4/20)	Explanation of Proposed Changes	Impact
4. ***Business*** means a full or part-time trade, profession, or other occupation including farming and/or the rental of property.	5. ***Business*** means a full or part time trade, profession, or other occupation including ***farming*** or the rental of property.		
30. "**C**" ***Collapse*** means the ***collapse*** of or structural injury to any building or structure due to: a. grading of land, excavating, burrowing, filling, back-filling, tunneling, pile driving, cofferdam ***work*** or caisson ***work***; or b. moving, shoring, under-pinning, razing or demolition of any building or structure, or removal or rebuilding of any structural support. The collapse hazard DOES NOT INCLUDE property damage: a. arising out of operations performed for the ***named insured*** by independent contractors; b. included within the completed operations hazard or the underground property damage hazard; or c. for which liability is assumed by the ***insured*** under an ***insured contract***.	6. ***Collapse hazard*** means: a. The collapse of, or structural injury to, a building or structure due to: 1) Grading of land, excavating, burrowing, filling, backfilling, tunneling, pile driving, cofferdam work or caisson work; or 2) Moving, shoring, underpinning, raising or demolition of any building or structure, or removal or rebuilding of any structural support of that building or structure. ***Collapse hazard*** includes any resulting ***property damage*** to any other property at any time. b. ***Collapse hazard*** does not include ***property damage***: 1) Arising out of operations performed for ***you*** by independent contractors; 2) Included within the ***completed operations hazard*** or ***underground property damage hazard***; or 3) For which liability is assumed by the ***insured*** under an ***insured contract***.	3. Collapse hazard- Removed "C" from title. Added resulting damage to other property	3. Clarification and Restriction
5. ***Coverage Territory*** means: a. the United States of America, including its territories and possessions, Puerto Rico and Canada; b. international waters or airspace, provided the ***bodily injury*** and/or ***property damage*** occurs in the course of travel or transportation to or from anyplace included in a. above; c. the world, with respect to products manufactured or sold within the territory described in a. above; and d. the world, with respect to activities of a person temporarily away from the coverage territory described in a. above, while he/she is conducting ***your business***.	7. ***Coverage territory*** means: a. The United States of America, including its territories and possessions, Puerto Rico and Canada; b. International waters or airspace, provided the injury or damage occurs in the course of travel or transportation between any place included in a. above; or c. Anywhere else in the world with respect to: 1) ***Your product*** manufactured or sold within the territory described in a. above; 2) Activities of a person temporarily away from the territory described in a. above, while that person is conducting ***your business***; or 3) A ***personal and advertising injury*** offense that is disseminated through the Internet, cell phones or other digital devices; only when the ***insured's*** obligation to pay damages is determined either by a ***suit*** within the territory described in a. above or a settlement to which ***we*** agree.	4. Coverage territory- c.3) was added	4. Broaden
6. ***Covered Policy*** means a policy of commercial risk insurance, professional liability insurance or public entity insurance.		5. Covered policy removed from new form because the cancellation/nonrenewal portion is removed and found in URB-COMM-CANC (9/16) R2016003197.	5. Clarification
	8. ***Electronic data*** means information, facts or computer programs stored as or on, created or used on, or transmitted to or from computer software on hard or	6. Electronic data- New. Previously this information was explained in the property damage definition. A new definition was developed so it could also be used in the new exclusion	6. Clarification

LS-4 (9/02)	LS-4 (4/20)	Explanation of Proposed Changes	Impact
7. ***Elevator*** means any hoisting or lowering device to connect floors or landings, whether or not in service, and all appliances pertaining to the ***elevator***, including any car, platform, shaft, hoistway, stairway, runway, power equipment and machinery; THIS DOES NOT INCLUDE: a. an ***automobile*** servicing hoist; b. a hoist without a platform outside a building if without mechanical power or if it is not attached to building walls; c. a hod or material hoist used in alteration, construction or demolition operations; d. an inclined conveyor used exclusively for carrying property; or e. a dumbwaiter used exclusively for carrying property and having a compartment height not exceeding four feet.	floppy disks, CD-ROMs, DVDs, tapes, drives, cells, smart phones, tablets, data processing devices or any other depositories of computer software which are used with electronically controlled equipment. The phrase, computer programs, refers to a set of related electronic instructions which direct the operations and functions of a computer or device connected to it. These electronic instructions thereby enable the computer or connected device to receive, process, store, retrieve, or send material. ***Electronic data*** does not include: a. ***Your*** stock of prepackaged software; or b. ***Electronic data*** which is combined with, and operates or controls, a building's elevator, lighting, heating, ventilation, air conditioning or security system.	titled Access Or Disclosure. 7. Elevator- removed.	7. Clarification
8. ***Employee*** includes leased ***employees*** but does not include temporary ***employees***	9. ***Employee*** includes a ***leased worker*** but does not include a ***temporary worker***.	8. Employee- new definitions for leased and temporary workers to replace undefined references to leased and temporary employees.	8. Clarification
29. "**X**" ***Explosion*** means damage to covered property resulting from detonation or blasting EXCEPT ***property damage***: a. arising out of the ***explosion*** of air or steam vessels, piping under pressure, prime movers, machinery or power transmission equipment; b. arising out of operations performed for the ***named insured*** by independent contractors; c. included within the completed operations hazard or the underground property damage hazard; or d. for which liability is assumed by the ***insured*** under an ***insured contract***.	10. ***Explosion hazard*** means: a. ***Property damage*** arising out of detonation or blast. b. ***Explosion hazard*** does not include ***property damage***: 1) Arising out of the ***explosion hazard*** of air or steam vessels, piping under pressure, prime movers, machinery or power transmission equipment; 2) Arising out of operations performed for ***you*** by independent contractors; 3) Included within the ***completed operations hazard*** or ***underground property damage hazard***; or 4) For which liability is assumed by the ***insured*** under an ***insured contract***.		
9. ***Impaired Property*** means tangible property other than ***your product*** or ***your work***: a. whose usefulness has been decreased: 1) because it includes ***your product*** or ***your work*** that is, or is thought to be, defective, deficient or dangerous; or 2) because ***you*** failed to comply with the terms of a contract or agreement; and b. whose usefulness can be restored: 1) by the repair, replacement, adjustment or removal of ***your product*** or ***your work***; or 2) by ***your*** compliance with the terms of the contract.	11. ***Impaired property*** means tangible property other than ***your product*** or ***your work***: a. Whose usefulness has been decreased: 1) Because it includes ***your product*** or ***your work*** that is, or is thought to be, defective, deficient or dangerous; or 2) Because ***you*** failed to comply with the ***terms*** of a contract or agreement; and b. Whose usefulness can be restored: 1) By the repair, replacement, adjustment or removal of ***your product*** or ***your work***; or 2) By ***your*** compliance with the ***terms*** of the contract.		
10. ***Insured*** means that each of the following is an ***insured***	12. ***Insured*** means:		

LS-4 (9/02)	LS-4 (4/20)	Explanation of Proposed Changes	Impact
under the conditions and limitations set forth below: a. if the ***named insured*** is an individual, both the individual and his/her spouse are ***insureds*** but only with respect to the conduct of a ***business*** of which he/she is the sole proprietor. b. if the ***named insured*** is a partnership or joint venture, any partner or member and their spouses is an ***insured*** but only with respect to the conduct of the ***business***. c. if the ***named insured*** is an organization, the executive officers, members of the board of trustees, directors, and governors are ***insureds*** while acting within the scope of their duties as officers and directors. Stockholders are also ***insureds*** but only with respect to their liability as stockholders. d. if the ***named insured*** is a limited liability company, the members and managers are ***insureds*** while acting within the scope of their duties as members and managers. e. any person (other than an employee of the ***named insured***) or organization while acting as real estate manager for the ***named insured***. f. with respect to the operation, for the purpose of locomotion upon a public highway, of ***mobile equipment*** registered under any motor vehicle registration law: 1) an ***employee*** of the ***named insured*** while operating any such equipment in the course of his/her employment; and 2) any other person while operating with the permission of the ***named insured*** any such equipment registered in the name of the ***named insured*** and any other person or organization legally responsible for such operation, but only if there is no other valid and collectible insurance available, either on a primary or excess basis, to such person or organization; provided that no person or organization shall be an ***insured*** under this paragraph f. with respect to: a) ***bodily injury*** to any co-employee of the person driving the equipment; or b) ***property damage*** to property owned by, rented to, in charge of or occupied by the ***named insured*** or the employer of any person described in subparagraph 2). g. Each of the following is also an ***insured***: 1) any person or organization having proper temporary custody of ***your*** property if ***you*** die, but only:	a. Each of the following is an ***insured*** under the conditions and limitations set forth below. When ***you*** are: 1) An individual, both ***you*** and ***your*** spouse are ***insureds***, but only with respect to the conduct of a ***business*** of which ***you*** are the sole proprietor. 2) A partnership or joint venture, ***you*** are an ***insured*** and any partner or member and their spouses are ***insureds***, but only with respect to the conduct of ***your business***. 3) An organization other than a partnership, joint venture or limited liability company, ***you*** are an ***insured***, and the executive officers and directors are ***insureds***, but only with respect to their duties as executive officers and directors. Stockholders are also ***insureds***, but only with respect to their liability as stockholders. 4) A limited liability company: a) ***You*** are an ***insured***; b) The members of the limited liability company are ***insureds***, but only with respect to the conduct of ***your business***; and c) The managers of the limited liability company are ***insureds***, but only with respect to their duties as managers. 5) A trust, ***you*** are an ***insured*** and ***your*** trustees are ***insureds***, but only with respect to their duties as trustees. b. Each of the following is also an ***insured***: 1) Any person or organization while acting as ***your*** real estate manager. 2) Any person or organization having proper temporary custody of ***your*** property if ***you*** die, only: a) With respect to liability arising out of the maintenance or use of that property; and b) Until ***your*** legal representative has been appointed. 3) ***Your*** legal representative when ***you*** die, but only with respect to duties as ***your*** fiduciary. ***Your*** legal representative will have all ***your*** rights and duties under this General Liability Coverage. c. With respect to ***mobile equipment*** registered	9. Insured- a. All references to named insured were changed to you b. Part a.5) New c. Part c. was part f. in the old form.	9. a. Clarification b. Broaden c. Restriction

LS-4 (9/02)	LS-4 (4/20)	Explanation of Proposed Changes	Impact
a) with respect to liability arising out of the maintenance or use of that property; and b) until ***your*** legal representative has been appointed. 2) ***Your*** legal representative if ***you*** die, but only with respect to duties as such. That representative will have all ***your*** rights and duties under this Storekeeper's Liability coverage. This insurance DOES NOT APPLY to liability arising out of the conduct of any partnership, joint venture, or limited liability company of which the ***insured*** is a partner or member and which is not designated in this policy as a ***named insured***.	under any motor vehicle registration law and operated on a public highway, ***your employee*** while operating any such equipment in the course of their employment. However, such ***employee*** is not an ***insured*** with respect to: 1) ***Bodily injury*** to any co-***employee***; or 2) ***Property damage*** to property owned by, rented to, in charge of, or occupied by ***you***. No person or organization qualifies as an ***insured*** with respect to the conduct of any current or past partnership, joint venture or limited liability company that is not named in the Declarations.	The part that was f.2. was not carried over to the new form as those risks are better covered on commercial auto insurance.	
11. ***Insured Contract*** means any written*:* a. leases of premises; b. easement agreements, except those concerning construction or demolition operations abutting railroad property; c. obligation to insure a municipality as required by law or ordinance, except in connection with ***work*** for the municipality; d. sidetrack agreements; or e. ***elevator*** maintenance agreements.	13. ***Insured contract*** means: a. A lease of premises, except 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***; b. An easement or license agreement, except those related to construction or demolition operations within 50 feet of railroad property; c. An obligation to insure a municipality required by law or ordinance, except in connection with ***your work*** for the municipality; d. A sidetrack agreement; or e. An elevator maintenance agreement.	10. Insured contract- a. Part a. added exclusion for a leased premises rented by you and damaged by fire. This was already excluded under Coverage L and Coverage O if Coverage O is made a part of the policy. b. Part b. removed "abutting" and added a 50' distance for operations near a railroad property.	10. a. Clarification b. Broaden
12. ***Insured Premises*** means: a. the ***retail store*** premises designated on the Declarations page and/or schedule, including the ways immediately adjoining it on land, b. premises, including the ways immediately adjoining it on land, including warehouses of which the ***named insured*** acquires or rents to be occupied by the ***insured*** for the purpose of a ***retail store***. The ***named insured*** must report the intention to insure the premises under this policy within 30 days after acquisition, or rental; c. other premises, including the ways immediately adjoining it on land, if used in connection with the ***retail store*** premises described in paragraphs a. or b. above, and if the other premises are: 1) parking areas where no charge is made by the ***named insured***; 2) private garages used exclusively for storage of the ***insured's business*** personal property; 3) booths or exhibits at any fair or exposition for periods not exceeding 15 consecutive days;	14. ***Insured premises*** means: a. The ***retail store*** designated on the Declarations, including the ways immediately adjoining it on land; b. Any new premises or warehouses acquired or rented by ***you***, including the ways immediately adjoining it on land, to be occupied by ***you*** for the purpose of operating a ***retail store***. ***You*** must report the intention to insure such premises under this policy within 30 days after acquisition or rental; c. Other premises, including the ways immediately adjoining it on land, if used in connection with the ***retail store*** described in paragraphs a. or b. above, if such other premises are: 1) Parking areas where no charge is made by ***you***; 2) Private garages used exclusively for storage of ***your business*** property; 3) Booths or exhibits at any fair or exposition		

LS-4 (9/02)	LS-4 (4/20)	Explanation of Proposed Changes	Impact
4) premises not owned by the ***named insured*** while the ***named insured*** is temporarily using the premises for meetings or employee recreation; or 5) with respect to the ***product's hazard***, premises previously operated by the ***named insured*** as a ***retail store***, d. premises, including the ways immediately adjoining it on land, sold or disposed of by the ***named insured*** (other than premises constructed for sale by the ***named insured***) if possession has been relinquished to others.	for periods not exceeding 15 consecutive days; 4) Premises not owned by ***you*** while ***you*** are temporarily using such premises for meetings or ***employee*** recreation; or 5) With respect to the ***products hazard***, premises previously operated by ***you*** as a ***retail store***; and d. Premises, including the ways immediately adjoining it on land, transferred by ***you*** (other than premises constructed for sale by ***you***) if possession has been relinquished to others.	11. Leased worker- New. Definition added to provide meaning to the use of the word that always existed in the employee definition as an undefined term.	11. Clarification
	15. ***Leased worker*** means a person leased to ***you*** from a labor leasing firm under a written contract. This does not include a ***temporary worker***.		
13. ***Medical expense*** means reasonable expenses for necessary medical, surgical, x-ray and dental services, including prosthetic devices and necessary ambulance, hospital, professional nursing and funeral services.	16. ***Medical expenses*** means reasonable and necessary expenses for: a. Medical, surgical, x-ray, ambulance, hospital, professional nursing, funeral and dental services; b. Eyeglasses, contact lenses, prosthetic devices and prescriptions; and c. First aid at the time of an accident.	12. Medical expenses- Added eyeglasses, contact lenses, prescriptions and first aid.	12. Broaden
14. ***Mobile Equipment*** means any of the following types of land vehicles, including any attached machinery or equipment: a. bulldozers, farm machinery, forklifts and other vehicles designed for use principally off public roads; b. vehicles maintained for use solely on or next to premises ***you*** own or rent; c. vehicles that travel on crawler treads; d. vehicles, whether self-propelled or not, maintained primarily to provide mobility to permanently mounted: 1) power cranes, shovels, loaders, diggers or drills; or 2) road construction or resurfacing equipment such as graders, scrapers or rollers; e. vehicles not described in a., b., c. or d. above, that are not self-propelled and are maintained primarily to provide mobility to permanently attached equipment of the following types: 1) air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment; or 2) cherry pickers and similar devices used to raise or lower workers;	17. ***Mobile equipment*** means any of the following types of land vehicles, including any attached machinery or equipment: a. Bulldozers, farm machinery, forklifts and other vehicles designed for use principally off public roads; b. Vehicles maintained for use solely on or next to the ***insured premises***; c. Vehicles that travel on crawler treads; d. Vehicles, whether self-propelled or not, maintained primarily to provide mobility to permanently mounted: 1) Power cranes, shovels, loaders, diggers or drills; or 2) Road construction or resurfacing equipment such as graders, scrapers or rollers; e. Vehicles not described in a., b., c. or d. above, that are not self-propelled and are maintained primarily to provide mobility to permanently attached equipment of the following types: 1) Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment; or 2) Cherry pickers and similar devices used to	13. Mobile equipment- New paragraph at the end to clarify what qualifies as an automobile rather than mobile equipment.	13. Clarification

LS-4 (9/02)	LS-4 (4/20)	Explanation of Proposed Changes	Impact
f. vehicles not described in a., b., c., d., or e. above, maintained primarily for purposes other than the transportation of persons or cargo. However, self propelled vehicles with the following types of permanently attached equipment are not ***mobile equipment*** but will be considered ***automobiles****:* 1) equipment designed primarily for: a) snow removal; b) road maintenance, but not construction or resurfacing; or c) street cleaning; 2) cherry pickers and similar devices mounted on automobile or truck chassis and used to raise or lower workers; and 3) air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment.	raise or lower workers; or f. Vehicles not described in a., b., c. or d. above, maintained primarily for purposes other than the transportation of persons or cargo. However, self-propelled vehicles with the following types of permanently attached equipment are not ***mobile equipment***, but will be considered ***automobiles***: 1) Equipment designed primarily for: a) Snow removal; b) Road maintenance, but not construction or resurfacing; or c) Street cleaning; 2) Cherry pickers and similar devices mounted on an ***automobile*** or truck chassis and used to raise or lower workers; and 3) Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment. Land vehicles subject to motor vehicle financial responsibility law or motor vehicle insurance law, applicable where it is licensed or principally garaged are not ***mobile equipment***, but will be considered ***automobiles***.		
15. ***Named insured*** means the person or entity named in the Declarations.		14. Named insured from old form has been removed from new one. Named insured and you/your had the same meaning in the old forms. In the new forms only you/your used.	14. Clarification
17. ***Nonpayment of Premium*** means the failure of the ***named insured*** to discharge any obligation in connection with the payment of premiums on a policy of insurance or any installment of such premium, whether the premium is payable directly to the insurer or its agent, or indirectly under any premium finance plan or extension of credit. Payment to the insurer, or to an agent or broker authorized to receive such payment, shall be timely if made within fifteen days after the mailing to the ***insured*** of a notice of cancellation for ***nonpayment of premium***.		15. Nonpayment of premium removed from new form because the cancellation/nonrenewal portion is removed and found in URB-COMM-CANC (9/16) R2016003197.	15. Clarification
18. ***Occurrence*** means an accident including continuous or repeated exposure to substantially similar conditions.	18. ***Occurrence*** means an accident, including continuous or repeated exposure to substantially similar injurious conditions.		
	19. ***Personal and advertising injury*** means injury, including consequential ***bodily injury***, arising out of these offenses: a. False arrest, detention, imprisonment or malicious prosecution; b. Wrongful eviction from, wrongful entry into or invasion of the right of private occupancy of any premises or part thereof a person occupies, committed by or on behalf of the owner, landlord or lessor; c. Oral or written publication, of any kind and in any manner, that defames a person or organization by slander or libel or disparages that person's or organization's reputation, work, goods, products or services; d. Oral or written publication, of any kind and in	16. Personal and advertising – New. – Added for the use of the new exclusion titled Personal And Advertising Injury. The exclusion was added to make clear you cannot get this exposure under Coverage L, the insured must have Coverage P.	16. Clarification

LS-4 (9/02)	LS-4 (4/20)	Explanation of Proposed Changes	Impact
	any manner, that violates a person's right to privacy; e. The use of another's advertising idea in ***your*** advertisement; or f. Infringing upon another's copyright, trade dress or slogan in ***your*** advertisement.		
19. ***Pollution*** means ***bodily injury*** and/or ***property damage*** arising out of the actual, alleged or threatened discharge, dispersal, release or escape of pollutants: a. at or from premises owned, rented, loaned to or occupied by the ***named insured***; b. at or from any site or location used by or for the ***named insured*** or others for the handling, storage, disposal, processing or treatment of ***waste***; c. which are at any time transported, handled, stored, treated, disposed of, or processed as ***waste*** by or for the ***named insured*** or any person or organization for whom the ***named insured*** may be legally responsible; or d. at or from any site or location on which the ***named insured*** or any contractors or subcontractors working directly or indirectly on behalf of the ***named insured*** are performing operations: 1) if the pollutants are brought on or to ***your*** site or location in connection with such operations; or 2) if the operations are to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize the pollutants. For the purpose of this definition, a pollutant means any solid, liquid, gaseous, or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and ***waste***. ***Waste*** includes materials to be recycled, reconditioned or reclaimed.	20. ***Pollutant*** means any solid, liquid, gaseous, or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.	17. Pollutant is new term taken from the last paragraph of the old pollution definition. 18. Pollution from old form has been removed as a term. The language contained has been moved to the Pollution exclusion in Coverage L.	17. Clarification 18. Clarification
20. ***Products/Completed Operations Hazard***. a. ***Products hazard*** means ***bodily injury*** and/or ***property damage*** occurring away from premises ***you*** own or rent and arising out of ***your product*** after physical possession of it has been relinquished to others. b. ***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	21. ***Products/completed operations hazard***: a. ***Products hazard*** means ***bodily injury*** or ***property damage*** occurring away from the premises ***you*** own or rent and arising out of ***your product*** after physical possession of it has been relinquished to others. b. ***Completed operations hazard*** means ***bodily injury*** or ***property damage*** occurring away from the premises ***you*** own or rent and arising out of ***your work*** that has been completed. It does not include work that has not been completed or that has been abandoned. ***Your work*** is completed at the earliest of the following times: 1) When all work specified in ***your*** contract	19. Products/completed operations-Part b. added that completed operation hazard must occur away from the premises you own or rent. This avoids confusion between this coverage and a regular premises exposure.	19. Clarification

LS-4 (9/02)	LS-4 (4/20)	Explanation of Proposed Changes	Impact
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 defect or deficiency, but which is otherwise complete, shall be considered completed. c. Neither hazard includes ***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 ***Products/ Completed Operations"*** subject to the applicable aggregate limit.	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 a person or organization 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 is otherwise complete, will be considered completed. c. Neither the ***products hazard*** nor the ***completed operations hazard*** includes ***bodily injury*** or ***property damage*** arising out of: 1) The transport of property, unless injury or damage occurs from a condition aboard a vehicle not owned or operated by ***you***, that was created by the loading or unloading of the vehicle by an ***insured***; 2) The presence of tools, uninstalled equipment, abandoned or unused materials; or 3) Products or work for which the classification in the Declarations or schedule states that ***products/completed operations hazard*** is included.		
21. ***Professional Service*** means: a. the rendering or failure to render: 1) any ***professional service*** including but not limited to any cosmetic, body piercing, tonsorial, massage therapy, physical therapy, podiatry, hearing aid, optical or optometrical services or treatments; or 2) any service or treatment conducive to health or of a professional nature including but not limited to the furnishing or dispensing of drugs, medical, dental, verterinarian or surgical supplies and services or the handling or performing of autopsies or necropsies.	22. ***Professional service*** means any type of service requiring specialized education, knowledge, skill, or training and which may or may not require a license, certification or registration.	20. Professional service- Definition was simplified by removing references to any specific trade or occupation as it was never limited to those listed anyway.	20. Clarification
22. ***Property Damage*** means: a. physical injury to tangible property occurring during the policy period, including the loss of use resulting from such physical injury; b. loss of use of tangible property which has not been physically injured provided such loss of use is caused by a covered ***occurrence*** during the policy	23. ***Property damage*** means: a. Physical injury to tangible property occurring during the policy period, including the loss of use resulting from such physical injury. Loss of use will be determined to have occurred at the time of such physical injury to tangible property; or	21. Property damage- 21a. Last sentence added to parts a. and b. to clarify when loss of use occurs 21b. In the old form, part c. was replaced with the last paragraph in the new form which replaces the references	21a. Clarification 21b. Clarification

LS-4 (9/02)	LS-4 (4/20)	Explanation of Proposed Changes	Impact
period; or c. ***property damage***, but it does not include loss or damage to intangible electronic data stored or used in an electronic format in the random access memory (RAM) of a computer or computer system including storage media such as floppy discs, hard drives, CD-Rom discs and similar electronic storage devices.	b. Loss of use of tangible property which has not been physically injured provided such loss of use is caused by a covered ***occurrence*** during the policy period. Loss of use will be determined to have occurred at the time of the ***occurrence*** that caused it. ***Property damage*** does not include loss or damage to ***electronic data***.	to specific computer parts with the new definition for electronic data updated for modern technology.	
23. ***Renewal*** or ***to Renew*** means the issuance or offer to issue by an insurer of a policy superseding a policy previously issued and delivered by the same insurer, or another insurer within the same group or under common management, or the issuance or delivery of a certificate or notice extending the term of a policy beyond its policy period or term. However, any policy with a policy period or term of less than one year shall be considered as if written for a policy period or term of one year, and any policy with no fixed expiration date or with a policy period or term of more than one year shall be considered as if written for successive policy periods or terms of one year.		22. Renewal or to renew- removed from new form because the cancellation/nonrenewal portion is removed and found in URB-COMM-CANC (9/16) R2016003197.	22. Clarification
24. ***Retail Store*** means a store selling goods or products primarily at retail with not more than fifty percent (50 %) of the sales by mail order.	24. ***Retail store*** means a store selling goods or products primarily by retail.	23. Retail store- minor change that removed the less than 50% by mail order requirement.	23. Broaden
25. ***Required Policy Period*** means a period of one year from the date as of which a ***covered policy*** is renewed or first issued.		24. Required policy period- removed from new form because the cancellation/nonrenewal portion is removed and found in URB-COMM-CANC (9/16) R2016003197.	24. Clarification
26. ***Suit*** means a civil proceeding in which damages because of ***bodily injury*** and/or ***property damage*** to which this insurance applies are alleged. ***Suit*** includes an arbitration proceeding alleging such damages to which ***you*** must submit or submit with ***our*** consent. However, ***suit*** does not mean that ***we*** shall have the duty to respond to any process designating ***you*** as a potentially responsible party (PRP) in connection with any ***pollution*** matter.	25. ***Suit*** means a civil proceeding in which damages because of ***bodily injury***, ***property damage*** or ***personal and advertising injury*** to which this insurance applies are alleged. ***Suit*** includes an arbitration proceeding or any other alternative dispute resolution proceeding alleging such damages, and to which ***you*** must submit, or submit with ***our*** consent.	25. Suit- Last sentence of old form removed that did not recognize the insured being designated a PRP as a suit.	25. Broaden
	26. ***Temporary worker*** means a person provided to ***you*** as a substitute for an ***employee*** on leave or to fill a short-term or seasonal ***business*** need.	26. Temporary worker- New. Definition added to provide meaning to the use of the word that always existed in the employee definition as an undefined term.	26. Clarification
27. ***Terms*** as used in this policy means provisions, limitations, exclusions, definitions and conditions of ***your*** policy.	27. ***Terms*** means provisions, limitations, exclusions, definitions and conditions of ***your*** policy.		
31. "**U**" ***Underground property damage*** means ***property damage*** to wires, conduits, pipes, mains, sewers, tanks, tunnels, any similar property, and an apparatus in connection with them, beneath the surface of the ground or water, caused by and occurring during the use of mechanical equipment for the purpose of grading land, paving, excavating, drilling, burrowing, filling, back-filling, pile driving or any similar operations. The ***underground property damage hazard*** DOES NOT INCLUDE ***property damage***:	28. ***Underground property damage hazard*** means: a. ***Property damage*** to wires, conduits, pipes, mains, sewers, tanks, tunnels, any similar property, and any apparatus in connection with them, beneath the surface of the ground or water, caused by and occurring during the use of mechanical equipment for the purpose of grading land, paving, excavating, drilling, burrowing, filling, backfilling, pile driving or any similar operations.		

LS-4 (9/02)	LS-4 (4/20)	Explanation of Proposed Changes	Impact
a. arising out of operations performed for the ***named insured*** by independent contractors; b. included within the ***completed operations hazard***; or c. for which liability is assumed by the ***insured*** under an ***insured contract***.	b. ***Underground property damage hazard*** does not include ***property damage***: 1) Arising out of operations performed for ***you*** by independent contractors; 2) Included within the ***completed operations hazard***; or 3) For which liability is assumed by the ***insured*** under an ***insured contract***.	27. Unmanned aircraft- New. Added for the use of an exclusion for unmanned aircraft contained in the exclusion titled Automobile, Aircraft, Unmanned Aircraft Or Watercraft. The addition of unmanned aircraft exclusions to commercial general liability policies have previously been viewed as clarifications.	27. Clarification
	29. ***Unmanned aircraft*** means an aircraft that is not: a. Designed; b. Manufactured; or c. Modified after manufacture; to be operated with a human pilot aboard. ***Unmanned aircraft*** include aircraft commonly referred to as drones.		
	30. ***Volunteer*** means a person who donates their services for the conduct of ***your business*** without being given any type of compensation.	28. Volunteer- New for Coverage M.	28. Clarification
16. ***Named Insured's Products*** means ***business*** personal property or products manufactured, sold, handled, distributed or disposed of by the ***named insured*** or by others trading under his/her name, or a person or organization whose ***business*** or assets ***you*** have acquired. Products includes: a. warranties or representations made at any time with respect to the fitness, quality, durability or performance of the ***named insured's products***; b. provision of or failure to provide warnings, instructions or other sales support information; and c. containers (other than vehicles), materials, parts or equipment furnished in connection with such ***business*** personal property or products. Products does not include: a. vending machines; b. property that is rented to or placed for the use of others, but not sold; or c. real property.	31. ***Your product*** means ***business*** property or products manufactured, sold, handled, distributed or disposed of by ***you***, or by others trading under ***your*** name, or a person or organization whose ***business*** or assets ***you*** have acquired. a. ***Your product*** includes: 1) Warranties or representations made at any time with respect to the fitness, quality, durability, or performance of ***your product***; 2) Provision of, or failure to provide, warnings, instructions or other sales support information; and 3) Containers (other than vehicles), materials, parts or equipment furnished in connection with such ***business*** property or products. b. ***Your product*** does not include: 1) Vending machines; 2) Property that is rented to or placed for the use of others, but not sold; or 3) Real property.	29. Named insured's products became your product. Named insured as a term was dropped from the new policy	29. Clarification
28. ***Your Work*** means: a. ***work*** or operations performed by ***you*** or on ***your*** behalf; b. materials, parts and equipment ***you*** supply for such ***work*** or operations; c. written warranties or representations made at any time regarding quality, fitness, durability or performance of any of the foregoing; and d. the provision of or failure to provide instructions and/or warnings.	32. ***Your work*** means: a. Work or operations performed by ***you*** or on ***your*** behalf; b. Materials, parts and equipment ***you*** supply for such work or operations; c. Written warranties or representations made at any time regarding quality, fitness, durability or performance of ***your work***; and d. The provision of or failure to provide instructions or warnings.		

LS-4 (9/02)	LS-4 (4/20)	Explanation of Proposed Changes	Impact
B. PRINCIPAL COVERAGES **Coverage L-*Bodily Injury and/or Property Damage*.** ***We*** provide ***bodily injury*** or ***property damage*** coverage if a limit of liability is shown on the Declarations page, the Supplemental Declarations page, or on any endorsement attached to this policy. The ***bodily injury*** and/or ***property damage*** must be caused by an ***occurrence***. The ***occurrence*** must take place in the ***coverage territory*** during the policy period. **WHAT *WE* PAY FOR-COVERAGE L** ***We*** pay up to the limit of liability all sums when the ***insured*** is legally obligated to pay damages because of ***bodily injury*** and/or ***property damage*** caused by an ***occurrence*** to which this coverage applies. ***We*** will not accept any obligations or liability to pay sums or to perform acts or services unless the coverage is specifically provided for in the Supplementary Payments. The ***bodily injury*** and/or ***property damage*** must result from the ownership, maintenance or use of the ***insured premises***, and operations necessary or incidental to ***your business*** and conducted from the ***insured premises***. ***We*** shall have the right and duty to defend the ***insured*** against any ***suit*** seeking covered damages, even if any of the allegations of the ***suit*** are groundless, false or fraudulent, provided the ***suit*** originates from ***bodily injury*** and/or ***property damage*** not otherwise excluded. ***We*** may make any investigation and settle any claim or ***suit*** that ***we*** decide is appropriate. ***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. Coverage L applies to: 1. ***Bodily injury*** including covered damages claimed by any person or organization for care, loss of services or death resulting at any time from the ***bodily injury***. 2. ***Property damage*** including loss of use of tangible property that is not physically injured and which shall be deemed to occur at the time of the ***occurrence*** that caused it.	**B. PRINCIPAL COVERAGES** **COVERAGE L-*BODILY INJURY* AND *PROPERTY DAMAGE*** 1. **WHAT *WE* PAY FOR** ***We*** pay those sums when the ***insured*** is legally obligated to pay damages because of ***bodily injury*** or ***property damage*** to which this coverage applies. ***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. ***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. a. Coverage L-***Bodily Injury*** And ***Property Damage*** applies only if: 1) ***Bodily injury*** or ***property damage*** is caused by an ***occurrence*** which takes place in the ***coverage territory*** during the policy period and must result from: a) The ownership, maintenance or use of the ***insured premises***; or b) Operations necessary or incidental to the ***insured premises***; and 2) 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. b. ***Bodily injury*** or ***property damage*** which occurs during the policy period includes any	1. The first paragraph now makes references to the limits of liability described in How Much We Pay For Loss Or Claim as opposed to the old form that referenced limit of liability shown in the Declarations, Supplemental Declarations and endorsements. There is no change in how the limits are provided. 2. Subparagraph 2 of the old form was removed as the information is in the definition for Property Damage. 3. Part 1.a.1) comes from the last sentence of the first paragraph of the old Coverage L-Bodily Injury and/or Property Damage insuring agreement. 4. Part 1.a.1)b) expands coverage for exposures to necessary or incidental to the insured premises rather than only incidental to the business. 5. Part 1.a.2) is new and explains what happens in the event the injury took place prior to the policy period. 6. Part 1.b. is new and explains what happens in the event the injury took	1. Clarification 2. Clarification 3. Clarification 4. Broaden 5. Clarification 6. Clarification

LS-4 (9/02)	LS-4 (4/20)	Explanation of Proposed Changes	Impact
	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. c. ***Bodily injury*** or ***property damage*** will be deemed to have been known to occur at the earliest time when any ***authorized representative***: 1) Makes a report of all or part of the ***bodily injury*** or ***property damage*** to ***us*** or any other insurer; 2) Receives a verbal or written demand or claim for damages resulting from ***bodily injury*** or ***property damage***; or 3) Becomes aware by any means that ***bodily injury*** or ***property damage*** has occurred or begun to occur. d. 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***.	place during the policy period that continues after the end of the policy period. 7. Part 1.c. is new and explains when the injury is deemed to have been known to occur. 8. Part 1.d. is similar to the old subparagraph 1.	7. Clarification 8. Clarification
D. EXCLUSIONS Exclusions that apply to ***Bodily Injury*** and ***Property Damage***: ***We*** do not pay for loss resulting directly or indirectly from the following, unless specific coverage is added to ***your*** policy. ***WE*** **DO NOT PAY FOR:** 18. ***Bodily injury*** and/or ***property damage***: a. resulting directly or indirectly from the transmission of a communicable disease by an ***insured*** or employee of an ***insured***; b. arising directly or indirectly out of instances, ***occurrences*** or allegations of sexual abuse or sexual harassment of any person by an ***insured*** or employees of an ***insured***; c. arising directly or indirectly out of instances, ***occurrences*** or allegations of criminal activity by an ***insured*** or by employees of an ***insured***;	2.**WHAT *WE* DO NOT PAY FOR** These exclusions apply to Coverage L-***Bodily Injury*** And ***Property Damage***. ***We*** do not pay for: a. **Abuse Or Harassment**-***Bodily injury*** or ***property damage*** arising out of: 1) The actual, alleged or threatened abuse, harassment or molestation by anyone of any person in the care, custody or control of any ***insured***; or 2) Claims against an ***insured*** alleging negligence or other wrongdoing in the supervision, employment, investigation, retention or reporting to the proper authorities, including the failure to report, of a person whose actions would be excluded by 1) above. b. **Access Or Disclosure**-Damages arising out of: 1) Access to or disclosure of confidential, personal or ***business*** information, including but not limited to, patents, trade secrets, processing and manufacturing methods, client details, financial data, credit card data, health data or any	1a. Exclusion 16.b. which became exclusion a. added that the injured party must be in the care, custody or control of the insured. Part 2) is new 1b. The old 16a. communicable disease exclusion has been moved to form LS-139 (4/20) per DFS request. 1c. The old 16c. is now exclusion e. 2. Access or Disclosure – New	1a. Broaden and Restriction 1b. Clarification 1c. See excl. e. 2. Restriction

LS-4 (9/02)	LS-4 (4/20)	Explanation of Proposed Changes	Impact
	nonpublic information; or 2) Damage or corruption of ***electronic data*** including loss of use, access, control or manipulation. This exclusion also applies for any costs and expenses claimed or incurred as a result of 1) or 2) above.	3. Automobile, Aircraft, Unmanned Aircraft Or Watercraft- Was the old exclusion 3.	
3. ***Bodily injury*** and/or ***property damage*** arising out of the ownership, maintenance, operation, use, entrusting, loading or unloading of: a. any ***automobile***, aircraft or watercraft owned or operated by or rented or loaned to any ***insured***; or b. any other ***automobile,*** aircraft or watercraft operated by any person in the course of his/her employment by any ***insured***. This exclusion DOES NOT APPLY: 1) to the parking of an ***automobile*** on the premises, if such ***automobile*** is not owned by, rented or loaned to ***you***; 2) to ***bodily injury*** or ***property damage*** arising out of the operations of ***mobile equipment Mobile equipment*** includes cherry pickers and devices mounted on ***automobile*** or truck chassis and used to raise or lower workers; and air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment; 3) to liability assumed under an ***insured contract*** with respect to ownership of ***automobiles***, aircraft or watercraft; and 4) to watercraft while ashore on the ***insured premises***.	c. ***Automobile,*** **Aircraft,** ***Unmanned Aircraft*** **Or Watercraft**-***Bodily injury*** or ***property damage*** arising out of the ownership, maintenance, operation, use, entrusting, loading or unloading of any: 1) ***Unmanned aircraft***; 2) ***Automobile***, aircraft, or watercraft owned by, operated by, rented to or loaned to, any ***insured***; or 3) Other ***automobile***, aircraft, or watercraft operated by any person in the course of their employment by any ***insured***. Paragraphs 2) and 3) of this exclusion do not apply to: a) The parking of an ***automobile*** on, or on the ways abutting, the ***insured premises***, if such ***automobile*** is not owned by, rented to or loaned to, any ***insured***; b) ***Bodily injury*** or ***property damage*** arising out of the operation of machinery or apparatus attached to a land vehicle that qualifies as ***mobile equipment***, provided the ***mobile equipment*** is not subject to motor vehicle financial responsibility law or motor vehicle insurance law, applicable where it is licensed or principally garaged; c) ***Bodily injury*** or ***property damage*** arising out of the operations of equipment described in paragraphs f.2) and f.3) of the ***mobile equipment*** definition; d) Liability assumed under an ***insured contract*** with respect to the ownership, maintenance or use of aircraft or watercraft; and e) Watercraft while ashore on the ***insured premises***. This exclusion applies even if the claims against an ***insured*** allege negligence or other	3a. Part c.1) New to address the more recent exposure of unmanned aircraft aka drones. 3b. Part c.3)c) is a new exception to the exclusion. 3c. Part c.3)d) had automobile removed.	3a. Clarification 3b. Broaden 3c. Restriction

LS-4 (9/02)	LS-4 (4/20)	Explanation of Proposed Changes	Impact
	wrongdoing in the supervision, hiring, employment, training or monitoring of other persons by an ***insured***.		
2. Liability assumed by the ***insured*** under any contract or agreement except an ***insured contract***.	d. **Contractual Liability**-***Bodily injury*** or ***property damage*** arising out of liability assumed by the ***insured*** under any contract or agreement except an ***insured contract***. This exclusion does not apply to liability for damages that the ***insured*** would have in the absence of the contract or agreement.	5. Contractual Liability- Exception added in last paragraph that gives back coverage in the absence of a contract or agreement.	5. Broaden
	e. **Criminal Activity**-***Bodily injury*** or ***property damage*** arising directly or indirectly out of instances, ***occurrences*** or allegations of criminal activity by an ***insured***, at the direction of an ***insured***, or by an ***employee*** of an ***insured***.	6. Criminal Activity-Came out of the old exclusion 18.c. Added part about criminal activity being at the direction of an insured.	6. Restriction
	f. **Discrimination**-***Bodily injury*** resulting from the actual or alleged discrimination of any person based on age, color, creed, ethnicity, gender, physical or mental disability or infirmity, race, religious preference, sexual orientation or other similar discrimination.	7. Discrimination- New exclusion to the LS-4. Language was taken from form LS-88 (9/02) R2002005316. LS-88 is a form that was added to polices at no charge.	7. Clarification
9. ***Bodily injury***: a. to any employee of the ***insured*** arising out of and in the course of his/her employment by the ***insured*** for which the ***insured*** may be liable as an employer or in any other capacity; b. sustained by a spouse, child, parent, or sibling of an employee of the ***insured*** as a consequence of ***bodily injury*** to such employee arising out of and in the course of his/her employment by the ***insured***; c. resulting from any obligation of the ***insured*** to indemnify or contribute with another because of damages arising out of such injury. This exclusion applies to all claims and ***suits*** by any person or organization for damages because of ***bodily injury*** including damages for care and loss of services. This exclusion DOES NOT APPLY to liability assumed by the ***insured*** under an ***insured contract***;	g. **Employer's Liability**-***Bodily injury*** to: 1) Any ***employee*** of the ***insured*** arising out of and in the course of their employment by the ***insured***; 2) Any ***employee*** of the ***insured*** arising out of and in the course of performing duties related to the conduct of the ***insured's business***; or 3) A spouse, child, parent, or sibling of such ***employee*** as a consequence of 1) or 2) above. This exclusion applies to all claims and ***suits*** by any person or organization for damages whether the ***insured*** may be liable as an employer or in any other capacity because of ***bodily injury***, including damages for care and loss of services, indemnify or contribute with another because of damages arising out of such injury and to any obligation of the ***insured*** to This exclusion does not apply to liability assumed by the ***insured*** under an ***insured contract***.	8. Employer's Liability- Was the old exclusion 9. 8a. Part 2) is new. 8b. This paragraph incorporates the old 9c.	8a. Restriction 8b. Clarification
	h. **Employment Practices**- 1) ***Bodily injury*** to a person arising out of any actual, alleged or threatened: a) Refusal to employ such person;	9. Language from part 1) was taken from form LS-93 (9/02) R2002005316. LS-93 is a form that was added to polices at no charge.	9. Clarification

LS-4 (9/02)	LS-4 (4/20)	Explanation of Proposed Changes	Impact
	b) Termination of employment of such person; or c) Policies, practices, acts or omissions in the workplace including, but not limited to, coercion, defamation, demotion, evaluation, discipline, harassment, humiliation, intimidation, interference with contract or pension rights, forced transfer, reassignment or reprisal, discrimination or malicious prosecution related to the employment of such person. 2) ***Bodily injury*** sustained by a spouse, child, parent, or sibling of such person as a consequence of ***bodily injury*** which occurred as described in 1) above. This exclusion applies: a) Whether the ***bodily injury*** described in 1) above is alleged to have occurred before employment, during employment or after employment ceases of such person; or b) When the ***insured*** may be liable as an employer or in any other capacity because of ***bodily injury***, including damages for care and loss of services, and to any obligation of the ***insured*** to indemnify or contribute with another because of damages arising out of such injury.	Part 2) is more detailed language derived from the bottom paragraph of LS-93 that excluded consequential loss to associated parties.	
1. ***Bodily injury*** and/or ***property damage*** expected or intended from the standpoint of the ***insured***. This exclusion does not apply to ***bodily injury*** resulting from the use of reasonable force to protect persons or property;	i. **Expected Or Intended Injury**-***Bodily injury*** or ***property damage***: 1) Expected, directed or intended from the standpoint of the ***insured***; or 2) Resulting from intentional and malicious acts of the ***insured***. This exclusion does not apply to ***bodily injury*** resulting from the use of reasonable force to protect persons or property.	10. Was the old exclusion 1. Part 2) was added to provide clarity to the exclusion and the exception to the exclusion.	10. Clarification
11. ***Property damage*** to ***impaired property*** or tangible property that has not been physically injured or destroyed resulting from: a. a delay in or lack of performance of any contract or agreement by or on behalf of the ***named insured***; b. the failure of the ***named insured's products*** or ***work*** to meet the level of performance, quality, fitness or durability warranted or represented by the ***named insured***; or c. a production deficiency resulting in inadequacies or defects in ***your product*** or ***your work***. This exclusion DOES NOT APPLY to loss of other tangible property resulting from the sudden and accidental physical injury to or destruction of the ***named insured's products*** or ***work*** performed by or on behalf of the ***named insured***, after such ***products*** or ***work*** have	j. ***Impaired Property***-***Property damage*** to ***impaired property*** or tangible property that has not been physically injured or destroyed, resulting from: 1) A delay in or lack of performance of any contract or agreement by ***you*** or anyone acting on behalf of ***you***; 2) The failure of ***your product*** or ***your work*** to meet the level of performance, quality, fitness or durability warranted or represented by ***you***; or 3) A production deficiency resulting in inadequacies or defects in ***your product*** or ***your work***. This exclusion does not apply to loss of use of other tangible property resulting from the sudden	11. Impaired Property- Was the old exclusion 11. Small change in bottom paragraph. Used to say "loss of other tangible property" now says "loss of use of other tangible property"	11. Clarification

LS-4 (9/02)	LS-4 (4/20)	Explanation of Proposed Changes	Impact
been put to use by any person or organization other than an ***insured***;	and accidental physical injury to, or destruction of, ***your product*** or ***your work*** after such product or work has been put to its intended use.		
7. ***Bodily injury*** and/or ***property damage*** for which the ***named insured*** or others for whom coverage is included in this policy may be held liable:	k. **Liquor**-***Bodily injury*** or ***property damage*** for which any ***insured*** or others for whom coverage is included in this policy may be held liable for:	12. Liquor- Was the old exclusion 7.	
a. as a person or organization engaged in the manufacture, distribution, sale or serving of alcoholic beverages; and	1) Being the cause of, or contributing to, the intoxication of anyone, including intoxication because alcoholic beverages were allowed to be brought on the premises ***you*** own or rent for consumption on those premises;	12a. Part 1) is new	12a. Restriction
1) when an ***insured*** serves or provides alcoholic beverages at a fee; whether for profit or otherwise and whether a license is required or not; or	2) Providing alcoholic beverages to anyone under the legal drinking age or under the influence of alcohol; or	12b. Part 2) was derived from the old 7.b.2)	12b. Clarification
2) when an ***insured*** serves or provides alcoholic beverages free; if a license is required for such activities.	3) Any federal, state or local statute, ordinance or regulation applicable to the sale, gift, distribution, provision or use of alcoholic beverages.	12c. Part 3) was derived from the old 7.b.1)	12c. Clarification
b. if not so engaged, as an owner or lessor of premises used for such purposes, if such liability is imposed:	This exclusion:		
1) by, or because of the violation of any statute, ordinance or regulation pertaining to the sale, gift, distribution or use of any alcoholic beverage; or	a) Applies even if the claims against any ***insured*** allege negligence or other wrongdoing in the:	12d. Part a) is new	12d. Restriction
2) by reason of the selling, serving or giving of any alcoholic beverage to a minor or to a person under the influence of alcohol or which causes or contributes to the intoxication of any person;	(1) Supervision, hiring, employment, training or monitoring of other persons by that ***insured***; or		
But, part b.2) of this exclusion does not apply with respect to liability of an ***insured*** as owner or lessor described in b. above;	(2) Giving, or failing to give transportation to, anyone who may be under the influence of alcohol;		
	if the ***occurrence*** which caused ***bodily injury*** or ***property damage*** resulted from 1), 2) or 3) above.		
	b) Only applies when ***you***:	12e. Part b) (1), (2) and (3) were derived from the old 7.a.1) and 2) respectively.	12e. Clarification
	(1) Are manufacturing, distributing or selling alcoholic beverages;		
	(2) Serve or provide alcoholic beverages for a fee, whether for profit or otherwise, and whether a license is required or not;		
	(3) Provide or serve alcoholic beverages without a charge, if a license is required for such activity; or		
	(4) Allow anyone to bring alcoholic beverages on the	12f. Part b)(4) is new	12f. Restriction

LS-4 (9/02)	LS-4 (4/20)	Explanation of Proposed Changes	Impact
	premises ***you*** own or rent for consumption on those premises.		
4. To ***bodily injury*** or ***property damage*** arising out of: a. and in the course of transportation of ***mobile equipment*** by an ***automobile*** owned, operated by, rented or loaned to any ***insured***; b. the ownership, maintenance, operation, use, entrusting, loading or unloading of any ***mobile equipment*** while being used in any prearranged or organized racing, speed, demolition contest, in any stunting activity, or in practice or preparation for any such contest or activity; or c. the operation or use of any snowmobile or trailer designed for use with a snowmobile;	l. ***Mobile Equipment-Bodily injury*** or ***property damage*** arising out of the: 1) Transportation of ***mobile equipment*** by an ***automobile*** owned by, operated by, rented to or loaned to, any ***insured***; or 2) Ownership, maintenance, operation, use, entrusting, loading or unloading of any ***mobile equipment*** while being used in any prearranged or organized racing, speed, demolition contest, stunting activity, or in practice or preparation for any such contest or activity.	13. Mobile Equipment- Part 4c. of the old form was removed as snowmobiles and their trailers would be considered "automobiles" as defined by this policy which are not covered.	13. Clarification
	m. **Other Than *Insured Premises-Bodily injury*** or ***property damage*** arising out of any premises owned by, rented to, occupied by or controlled by ***you***, or to liability assumed by the ***insured*** under any contract or agreement relating to such premises, other than the ***insured premises***.	14. Other Than Insured Premises- New exclusion to reinforce grant of coverage that only provides coverage for the insured premises and incidental activities related to that premises.	14. Clarification
	n. ***Personal And Advertising Injury-Bodily injury*** arising out of ***personal and advertising injury***.	15. Personal And Advertising Injury- New exclusion added to make clear you cannot get this exposure under Coverage L, the insured must have Coverage P.	15. Clarification
5. ***Bodily injury*** and/or ***property damage*** included within the ***pollution*** definition. ***We*** do not pay for any loss, cost or expense resulting from any request or demand that a ***named insured*** test for, monitor, clean up, remove, contain, treat, detoxify or neutralize pollutants or any defense and/or indemnity of any ***suit*** or other action resulting from such ***pollution***. This exclusion does not apply: a. to ***bodily injury*** and/or ***property damage*** caused by heat, smoke or fumes from a hostile fire. For the purpose of this exclusion, hostile fire means a fire which becomes uncontrollable or breaks out from its intended confines; b. to ***bodily injury*** sustained within a covered building caused by the release or escape of smoke, soot, vapor or fumes from faulty operation of heating equipment in such building; and c. to ***bodily injury*** and/or ***property damage*** resulting from the accidental escape of fuels, lubricants or other operating fluids from their intended confines within vehicles or ***mobile equipment*** operated on the covered premises.	o. **Pollution-** 1) ***Bodily injury*** or ***property damage*** arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of ***pollutants***: a) At or from any premises, site or location currently or previously owned by, rented to, loaned to or occupied by, an ***insured***. However, this does not apply to: (1) ***Bodily injury*** or ***property damage*** caused by heat, smoke or fumes from a hostile fire. For the purpose of this exclusion, hostile fire means a fire which becomes uncontrollable or breaks out from its intended confines; (2) ***Bodily injury*** sustained within a building caused by the release or escape of smoke, soot, vapor or fumes from faulty operation of equipment used in: i. Heating, cooling or dehumidifying such	16. Pollution- Was the old exclusion 5. This exclusion has been rewritten to remove the definition of "pollution" from the old form and incorporate that language into the exclusion. 16a. Part 1) comes from the old definition 21 and Part 1)a) comes from definition 21.a. 16b. The exception to 1)a) starting with "However" comes from the old exclusion 5. Exclusion 5.a. became 1)a)(1) and 5.b. became 1)a) (2). Part 1)a)(2)i. adds cooling and dehumidifying equipment and part ii. is entirely new.	16a. Clarification 16b. Broaden

LS-4 (9/02)	LS-4 (4/20)	Explanation of Proposed Changes	Impact
	building; or ii. Providing domestic hot water for the personal use of the occupants and guests in such building; or (3) ***Bodily injury*** or ***property damage*** for which ***you*** are held liable if ***you*** are a contractor, and the owner or lessee of such premises, site or location has been added to ***your*** policy as an additional ***insured*** due to ***your*** ongoing operations, and that premises was never owned by, rented to, loaned to or occupied by, an ***insured***, other than an additional ***insured***; b) At or from any premises, site or location currently or previously used by or for an ***insured*** or others for the handling, storage, disposal, processing or treatment of waste; c) Which are or were at any time transported, handled, stored, treated, disposed of, or processed as waste by or for an ***insured*** or any person or organization for whom ***you*** may be legally responsible; or d) At or from any premises, site or location on which an ***insured***, or any contractors or subcontractors working directly or indirectly for an ***insured*** and who are performing operations if the: (1) ***Pollutants*** are brought on or to such premises, site or location by such ***insured***, contractors or subcontractors in connection with such operations. However, this does not apply to ***bodily injury*** or ***property damage***: (a) Caused by heat, smoke or fumes from a hostile fire. For the purpose of this exclusion, hostile fire means a fire which becomes uncontrollable	16c. Part 1)a)(3) is a new exception 16d. Parts 1)b), c) and d) were derived from the previous form's definition 21.b., c. and d. respectively. 16e. Part d)(1) came from the previous form's definition 21.d.1) 16f. Part d)(1)(a) came from the previous form's exclusion 5.a.	16c. Broaden 16d. Clarification 16e. Clarification 16f. Clarification

LS-4 (9/02)	LS-4 (4/20)	Explanation of Proposed Changes	Impact
	or breaks out from its intended confines; or (b) Arising out of the accidental escape of fuels, lubricants or other operating fluids from their intended confines within ***mobile equipment*** operated on such premises, site or location. This exception only applies provided that such fuels, lubricants or other operating fluids were not intentionally discharged in any manner for any reason; or	16g. Part d)(1)(b) came from the previous form's exclusion 5.c.. The last part of this section regarding intentional discharge of fuels is new, however intentional damages were never intended to be covered.	16g. Clarification
	(2) Operations are to test for, monitor, clean up, remove, contain, treat, detoxify, neutralize, or respond or assess in any manner the consequences of ***pollutants***.	16h. Part d)(2) came from the previous form's definition 21.d.2)	16h. Clarification
	2) Any loss, cost or expense arising out of any: a) Request, demand or order; or federal, state, or local statute, ordinance or regulation; that an ***insured*** or others test for, monitor, clean up, remove, contain, treat, detoxify, neutralize, or respond or assess in any manner the consequences of ***pollutants***; or b) Claim or ***suit*** by or on behalf of a governmental authority for damages because of a requirement to test for, monitor, clean up, remove, contain, treat, detoxify, neutralize, or respond or assess in any manner the consequences of ***pollutants***.	16i. Part 2)a) and b) were derived from the second sentence of the previous form's exclusion 5. In a) language was added regarding federal, state or local statute, ordinance or regulation. In b) language was added regarding governmental authorities.	16i. Restriction
	However, this does not apply to liability for damages resulting from ***property damage*** for which the ***insured*** would have been liable in the absence of any such request or demand, or claim or ***suit***, on behalf of a governmental authority.	16j. The exception to 2) is new	16j. Broaden
20. ***bodily injury*** and/or ***property damage*** resulting from an ***occurrence*** of loss or damage discovered prior to the	p. **Prior Loss**-***Bodily injury*** or ***property damage*** resulting from an ***occurrence*** of loss or damage	17. Products/Completed Operations	17. Clarification

LS-4 (9/02)	LS-4 (4/20)	Explanation of Proposed Changes	Impact
inception of this policy.	discovered prior to the inception of this policy.		
	q. ***Products/Completed Operations Hazard-Bodily injury*** or ***property damage*** included within the ***products/completed operations hazard***.	Hazard- New exclusion added to make clear you cannot get this exposure under Coverage L, the insured must have Coverage N.	
15. ***Bodily injury*** and/or ***property damage*** due to the rendering of or failure to render any ***professional service***.	r. ***Professional Service-Bodily injury*** or ***property damage*** due to the rendering of or failure to render any ***professional service***. This 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***.	18. Professional Service- Clarifying language in the second sentence is new.	18. Clarification
	s. **Prohibited Communication-*Bodily injury*** or ***property damage*** arising directly or indirectly out of an act or omission in violation of: 1) The Telephone Consumer Protection Act (TCPA), including any amendments thereto; 2) The CAN-SPAM Act of 2003, including any amendments thereto; 3) The Fair Credit Reporting Act (FCRA) and the Fair and Accurate Credit Transactions Act (FACTA), including any other amendments thereto; or 4) Any other federal, state or local statute, ordinance or regulation, including any amendment thereto, that prohibits or limits the printing, production, dissemination, disposal, collecting, recording, sending, transmitting, communicating or distribution of material or information.	19. Prohibited Communication- New	19. Restriction
10. ***Property damage*** to: a. property ***you*** own, rent, or occupy including costs ***you*** 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; b. 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 occupied, rented or held for rental by ***you***. c. property loaned to ***you*** and property in ***your*** care, custody or control; d. the part(s) of real property on which ***you***, or contractors working on ***your*** behalf, are conducting on-going operations and such ***property damage*** results from those operations; and e. the part(s) of any property requiring repair or	t. ***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 occupied, rented or held for rental by ***you***; 3) Property loaned to ***you*** or property in ***your*** care, custody or control; 4) The part of real property on which ***you***, or contractors or subcontractors working directly or indirectly on ***your*** behalf, are	19a. Property Damage- Part 5) is similar to the previous form's 10.e. The exception regarding this part not applying to products/completed	19a. Clarification

LS-4 (9/02)	LS-4 (4/20)	Explanation of Proposed Changes	Impact
restoration because of the improper performance of ***your work*** on that property. However, this exclusion does not apply to ***property damage*** included in the ***products/completed operations*** hazard Paragraphs c., d., and e. of this exclusion do not apply to liability assumed under a sidetrack agreement. Paragraphs c., d. and e. of this exclusion do not apply with respect to ***property damage*** (other than to ***elevators***) arising out of the use of an ***elevator*** at the ***insured's premises***;	conducting ongoing operations and such ***property damage*** results from those operations; or 5) The part of any property requiring repair, restoration or replacement because of the improper performance of ***your work*** on that property. Paragraphs 3), 4) and 5) of this exclusion do not apply to liability assumed under a sidetrack agreement.	operations hazard was removed because Coverage N-Products/Completed Operations in this new form has its own set of exclusions separate from Coverage L. In the previous form the two coverages shared exclusions. 19b. Exception for damage from the use of elevators from old form was removed.	19b. Restriction
21. Punitive damages, exemplary damages or damages other than compensatory damages.	u. **Punitive Or Exemplary Damages**-Punitive damages, exemplary damages or damages other than compensatory damages.		
19. Damages claimed for any loss, cost or expense incurred by ***you*** or others for the loss of use, withdrawal, recall, inspection, repair, replacement, adjustment, removal or disposal of: a. ***your*** product; b. ***your work***; or c. ***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.	v. **Recall**-Damages claimed for any loss, cost or expense incurred by ***you*** or others for the 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.		
14. ***Bodily injury*** and/or ***property damage***: a. arising out of the demolition of any building; or b. included within the ***products*** / ***completed operations hazard*** if the ***bodily injury*** and/or ***property damage*** arises out of: 1) gas used for heat or power (other than gas in non-refillable aerosol cans); or 2) heating or cooking appliances (other than portable camp stoves or blow torches) operated by gas or liquid fuel; or 3) the installation, servicing or repair of such appliances;	w. **Structural Alterations**-***Bodily injury*** or ***property damage*** arising out of structural alterations which involve changing the size of or moving buildings or other structures, new construction or demolition operations performed by or on behalf of ***you***.	20. Structural Alterations- Exclusion heavily revised with only part a. from the previous form carried through to the new form. Part b. from the old form has been removed entirely	20. Broaden
6. ***Bodily injury*** and/or ***property damage*** due to war, whether or not declared, or any act or condition incident to war. War includes civil war, insurrection, rebellion or revolution	x. **War And Military Action**-***Bodily injury*** or ***property damage*** arising out of war, including undeclared war or civil war. War and military action also means warlike acts by a military force or military personnel in hindering or defending against an actual or expected attack by any government, sovereign or other authority using military personnel or other agents. War and military action also includes insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.	21. War And Military Action- More details provided regarding what constitutes war and military action. Language was derived from the War And Military exclusion in form SF-3 (9/16) R2016003197.	21. Clarification

LS-4 (9/02)	LS-4 (4/20)	Explanation of Proposed Changes	Impact
8. Any obligation of the ***insured*** under a workers' compensation, unemployment compensation or disability benefits law, or under any similar law; 15. ***Property damage*** included within: a.the ***explosion*** definition; b.the ***collapse*** definition; or c.the ***underground property damage*** definition; 12. ***Property damage*** to the ***named insured's products*** arising out of such products or any part of such products including packaging, instructions and warnings; 13. ***Property damage*** to ***work*** performed by or on behalf of the ***named insured*** arising out of the ***work***, any portion of the ***work***, out of materials, parts or equipment furnished in connection with the ***work***;	y. **Workers' Compensation**-Any obligation of the ***insured*** under a workers' compensation, unemployment compensation or disability benefits law, or under any similar law. z. **X, C or U-*Property damage*** included within: 1) ***Explosion hazard***; 2) ***Collapse hazard***; or 3) ***Underground property damage hazard***. aa. ***Your Product-Property damage*** to ***your product*** arising out of such products or any part of such products including packaging, instructions and warnings. ab. ***Your Work-Property damage*** to ***your work*** performed by or on behalf of ***you*** arising out of the work, any portion of the work, out of materials, parts or equipment furnished in connection with the work and included in the ***products/completed operations hazard***. This exclusion does not apply when damage to the work or that portion of the work out of which damage arises is performed by a subcontractor on ***your*** behalf.	22a. Your Work- Added the last sentence about being included in the products/completed operations hazard. 22b. Added exception to the exclusion at the end for work performed by a subcontractor on your behalf.	22a. Restriction 22b. Broaden
17. ***Bodily injury*** arising out of the ownership, maintenance, operation, use, loading or unloading of any escalator at the ***insured premises***, unless the ***named insured*** owns, rents, or controls only a part of the building and does not operate, maintain or control the escalator;		23. Exclusion 17. from old form eliminated.	23. Broaden
COVERAGE M-MEDICAL PAYMENTS ***We*** provide medical payments coverage only if a limit of liability is shown on the Declarations page, the Supplemental Declarations page, or any endorsements attached to this policy. **WHAT *WE* PAY FOR-COVERAGE M** ***We*** pay reasonable medical expenses for care or treatment of ***bodily injury*** to each injured person caused by an accident occurring within the coverage territory and within the policy term. Such injury must be incurred and reported to ***us*** within one year of the date of the accident, and it must arise from one of the following: 1. a condition on the premises ***you*** own or rent; 2. on ways next to premises ***you*** own or rent; or 3. operations with respect to which the ***named insured*** is afforded coverage for ***bodily injury*** liability under the policy.	**COVERAGE M-MEDICAL PAYMENTS** 1. **WHAT *WE* PAY FOR** Regardless of fault, ***we*** pay ***medical expenses*** for ***bodily injury*** to which this coverage applies. However, the amount ***we*** pay will be limited as described in the How Much ***We*** Pay For Loss Or Claim section. Payments made under Coverage M-Medical Payments may be made to the injured person or any person or organization rendering the services and the payment will reduce the amount payable for such injury. Payment will not constitute an admission of liability by any person or by ***us***. a. Coverage M-Medical Payments applies only to ***bodily injury*** caused by an accident: 1) On premises ***you*** own or rent; 2) On ways abutting premises ***you*** own or rent; or 3) Because of operations covered by this General Liability Coverage. b. Coverage M-Medical Payments applies only if: 1) The accident takes place during the policy	1. Coverage grant for Coverage M-Medical Payments although reworded and modernized is consistent with Coverage M on the prior form. Added definition for medical expenses in grant of coverage. First Aid now included in medical expenses. 2. Previously in the grant of coverage for Coverage M, reformatted for	1. Clarification 2. Clarification

LS-4 (9/02)	LS-4 (4/20)	Explanation of Proposed Changes	Impact
	period and in the ***coverage territory***; 2) ***Medical expenses*** are incurred and reported to ***us*** within one year from the date of the accident; 3) The injured person will, after each request from ***us***, execute an authorization to enable ***us*** to obtain medical reports and copies of records; and 4) The injured person, at ***our*** expense, submits to physical examinations by physicians selected by ***us*** when, and as often as ***we*** may reasonably require. 2. **WHAT *WE* DO NOT PAY FOR** These exclusions apply to Coverage M-Medical Payments. ***We*** do not pay ***medical expenses*** for ***bodily injury***: a. **Athletics**-To any person practicing, instructing or participating in any physical exercise, sport or athletic activity. b. **Coverage L**-Excluded under Coverage L. c. **Hired Person**-To any person hired to perform work for or on behalf of any ***insured*** or a tenant of any ***insured***. d. ***Insured***-To any ***insured***. However, ***we*** pay for ***medical expenses*** of a ***volunteer*** whether or not they are considered an ***insured*** under this policy. e. **Occupied Premises**-To any person if the ***bodily injury*** occurs on that part of the premises ***you*** own or rent that the person normally occupies. f. **Workers' Compensation**-To any person if any benefits for ***bodily injury*** are payable or required to be provided under any workers' compensation, unemployment compensation, disability benefits law, or any similar law.	clarification and also contained in No. 5 of What You Must Do In Case Of Loss 3. In the previous form, only the Coverage L exclusions pertaining to bodily injury applied to Coverage M, similar to the 2.b. exclusion in the new form. 4. Exclusions a., c, d, e and f are new.	3. Clarification 4. Restriction
COVERAGE N-PRODUCTS AND COMPLETED OPERATIONS ***We*** provide ***bodily injury*** and/or ***property damage*** coverage if a limit of liability is shown on the Declarations page, the Supplemental Declarations page or on any endorsement attached to this policy. The ***bodily injury*** and/or ***property damage*** must be caused by an ***occurrence***. The ***occurrence*** must take place in the ***coverage territory*** during the policy period. **WHAT *WE* PAY FOR-COVERAGE N** ***We*** pay, up to the limit of liability, all sums when the ***insured***	**COVERAGE N-PRODUCTS/COMPLETED OPERATIONS** 1. **WHAT *WE* PAY FOR** ***We*** pay those sums when the ***insured*** is legally obligated to pay damages because of ***bodily injury*** or ***property damage*** arising out of the ***products/completed operations hazard*** to which this coverage applies. ***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	1. Grant of coverage for Coverage N-Products/Completed Operations consistent with the pattern of Coverage L. More detailed grant of coverage specific to Coverage N. Exclusions contained in this coverage.	1. Clarification

LS-4 (9/02)	LS-4 (4/20)	Explanation of Proposed Changes	Impact
is legally obligated to pay damages because of ***bodily injury*** and/or ***property damage*** arising out of the ***Products/Completed Operations Hazard. We*** will not accept any obligations or liability to pay sums or to perform acts or services unless the coverage is specifically provided for in the Supplementary Payments. ***We*** shall have the right and duty to defend the ***insured*** against any ***suit*** seeking damages, provided the ***suit*** originated from ***bodily injury*** and/or ***property damage*** not otherwise excluded. ***We*** may make any investigation and settle any claim or ***suit*** that ***we*** decide is appropriate. ***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.	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. ***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. a. Coverage N-Products/Completed Operations applies only if: 1) ***Bodily injury*** or ***property damage*** is caused by an ***occurrence*** which takes place during the policy period and in the ***coverage territory***; and 2) 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. b. ***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. c. ***Bodily injury*** or ***property damage*** will be deemed to have been known to occur at the earliest time when any ***authorized representative***: 1) Makes a report of all or part of the ***bodily injury*** or ***property damage*** to ***us*** or any other insurer; 2) Receives a verbal or written demand or claim for damages resulting from ***bodily injury*** or ***property damage***; or 3) Becomes aware by any means that ***bodily injury*** or ***property damage*** has occurred or		

LS-4 (9/02)	LS-4 (4/20)	Explanation of Proposed Changes	Impact
	begun to occur. d. 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***. 2. **WHAT *WE* DO NOT PAY FOR** The Coverage L exclusions apply to Coverage N-Products/Completed Operations, except: a. The exclusion titled ***Products/Completed Operations Hazard*** does not apply; and b. The exclusion titled ***Property Damage*** is deleted and replaced by the following: 1) ***Property Damage-Property damage*** to: a) 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; b) 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 occupied, rented or held for rental by ***you***; c) Property loaned to ***you*** or property in ***your*** care, custody or control; or d) 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 c) and d) of this exclusion do not apply to liability assumed under a sidetrack agreement.	2. Coverage L exclusions apply to Coverage N as they did in prior form, however there are new additional Coverage L exclusions that could also apply to this coverage. There are two exceptions for products/completed operations hazard and property damage consistent with the prior policy form.	2. Restriction
C. SUPPLEMENTARY PAYMENTS These supplementary payments are subject to the ***terms*** of the Principal Coverages and they do not increase the limit of liability stated for the principal coverages except: Claims and Defense Expense Coverage. 1. **Claims and Defense Expense Coverage-*We*** pay these	**C. SUPPLEMENTARY PAYMENTS** Supplementary Payments are in addition to the limits of liability. 1. **Claims And Defense Expense Coverage-*We*** pay the following in connection with a claim ***we*** investigate or settle, or a ***suit*** defended by ***us***: a. Court costs charged against the ***insured***, not		

LS-4 (9/02)	LS-4 (4/20)	Explanation of Proposed Changes	Impact
expenses incurred in connection with a ***suit*** defended by ***us*** under the ***bodily injury***, ***property damage***, ***personal injury*** and ***advertising injury*** liability coverages: a.costs charged to the ***insured***; b.expenses incurred by ***us***; c.proven loss of earnings by an ***insured***, up to $100 per day, for time away from ***work*** at ***our*** request; d.other necessary expenses incurred at ***our*** request; e.prejudgment interest awarded against the ***insured*** on that part of the judgment ***we*** pay. If ***we*** make an offer to pay the applicable limit of liability, ***we*** will not pay any prejudgment interest based on that period of time after the offer; f. interest accruing after entry of a judgment but ending when ***we*** tender or pay up to the applicable limit of liability; g. premiums on appeal bonds or release of attachment bonds up to ***our*** limit of liability; and h. premiums up to $500 per bail bond required of any ***insured*** because of an accident or traffic law violation arising out of the use of any vehicle to which this insurance applies. 2. ***First Aid Coverage-We*** pay the expenses incurred for first aid to others at the time of an accident and for ***bodily injury*** to which this insurance applies.	including attorney fees and expenses; b. Expenses incurred by ***us***; c. Proven loss of earnings by the ***insured***, up to $250 per day, for time away from work at ***our*** request; d. Other necessary expenses incurred at ***our*** request; e. Prejudgment interest awarded against the ***insured*** on that part of the judgment ***we*** pay. If ***we*** make an offer to pay the applicable limit of liability, ***we*** will not pay any prejudgment interest based on that period of time after the offer; f. All interest on the full amount of a judgment accruing after entry of a judgment and before ***we*** offer to pay, deposit in court or pay that portion of the judgment that is within the applicable limit of liability; g. Premiums on appeal bonds or attachment bonds up to ***our*** limit of liability. ***We*** are not required to apply for or furnish any bonds; and h. Premiums up to $500 per bail bond required of any ***insured*** because of an accident or traffic law violation arising out of the use of any vehicle to which this insurance applies. ***We*** are not required to apply for or furnish any bonds.	1. 1.c., increased from $100 per day to $250 per day. 2. Added clarifying language to g. and h. to indicate insurer is not required to apply for or furnish any bond. 3. First Aid was moved to Coverage M- Medical Payments due to the revision to the definition of Medical Expenses.	1. Broaden 2. Clarification 3. Clarification
ORDERLY TRANSFER OF DUTIES 1. When ***we*** have paid an amount equal to the limits of liability shown, ***we*** will notify the first ***named insured*** in writing, as soon as practicable, that the applicable limit of liability has been exhausted. The notice will confirm that ***our*** duty to defend ***suits*** has terminated. 2. ***We*** will initiate and cooperate in the orderly transfer of control to any appropriate ***insured***. ***We*** will take such steps as ***we*** deem appropriate to avoid a default in or to continue the defense of such ***suits*** until the transfer to a cooperating ***insured*** is complete. ***We*** will not defend any other ***suits*** subject to those limits of liability which have been exhausted. 3. The ***insured*** must take control of the ***suit***, at their	**D. ORDERLY TRANSFER OF DUTIES** This section does not apply to Coverage M-Medical Payments. 1. If ***we*** determine covered claims or ***suits*** which have been reported to ***us*** may use up a limit of liability shown in the Declarations in the payment of settlement or judgments, ***we*** will notify the first named ***insured*** in writing, as soon as is practicable, of this circumstance. 2. When a limit of liability referred to in 1. above has been used up in the payment of settlement or judgments: a. As soon as practicable, ***we*** will notify the first named ***insured*** in writing that the applicable limit of liability has been used up and that ***our*** duty to defend ***suits*** subject to that limit has terminated. b. ***We*** will:	1. Introductory language added for clarification. 2. b. 1) is the first sentence of 2. on the previous edition of the form; 2. b. 2) is the second sentence on the 2. of the previous edition of the form; 2. b. 3) is the third sentence on the previous edition of the form. 2.c. is No. 3 is the previous edition of the form.	1. Clarification

LS-4 (9/02)	LS-4 (4/20)	Explanation of Proposed Changes	Impact
expense, within the agreed upon time or as soon as practicable in the absence of any agreement. 4. The first ***named insured*** is obliged to reimburse ***our*** expenses incurred in continuing the defense during the transition period referred to in 2. above. Reimbursement will be payable for all expenses ***we*** incur after providing the written notice referred to in 1. above. 5. The exhaustion of ***our*** limit of liability by payment of judgments or settlements, and the resulting termination of ***our*** duty to defend, will not be waived by ***our*** failure to comply with any of the provisions of 1. through 4. above.	1) Initiate and cooperate in the orderly transfer of control to any appropriate ***insured***, of any and all claims or ***suits*** seeking damages subject to that limit of liability, and which are reported to ***us*** before the applicable limit is used up. That ***insured*** must cooperate in the transfer of these claims or ***suits***; 2) Take such steps as ***we*** deem necessary to avoid default in, or to continue the defense of, such claims or ***suits*** until the transfer is completed, only if the appropriate ***insured*** cooperates with ***us*** to complete the transfer; and 3) Take no action to defend any claims or ***suits*** subject to those limits of liability which have been used up. c. The first named ***insured*** and any other ***insured*** involved in a ***suit*** that is seeking damages subject to that limit, must take control of the defense of the ***suit***, at their expense, within an agreed upon time between the appropriate ***insured*** and ***us***, or as soon as practicable in the absence of any agreement. 3. The first named ***insured*** is obliged to reimburse expenses incurred by ***us*** during the transfer of claims or ***suits*** as described in 2.b. above. The obligation of the first named ***insured*** to reimburse ***our*** expenses will begin on: a. The date on which the applicable limit of liability is used up, if ***we*** sent the written notice as described in 1. above; or b. The date on which ***we*** sent the written notice as described in 2.a. above, if ***we*** did not send the written notice as described in 1. above. 4. The exhaustion of any limit of liability by payment of judgments or settlements, and the resulting termination of ***our*** duty to defend, will not be waived by ***our*** failure to comply with any of the provisions of 1., 2. or 3. above.	2. No. 3 is No. 4 on the previous edition of the form. Language was revised to be more specific for clarity 3. No 4 is No. 5 on the previous edition of the form.	2. Clarification 3. Clarification
F. HOW MUCH *WE* PAY FOR LOSS OR CLAIM For the purpose of determining ***our*** limit of liability, all ***bodily injury*** and/or ***property damage*** arising out of continuous or repeated exposure to substantially the same general condition(s) shall be considered as arising out of one ***occurrence***. 1. The limit of liability stated on the Declarations page, the	**E. HOW MUCH *WE* PAY FOR LOSS OR CLAIM** Some coverages may not apply unless added by endorsement to ***your*** policy. Settlement of liability losses covered by this policy will be made in accordance with the following provisions: 1. The limits of liability stated in the Declarations or attached endorsements, and the conditions set forth below, fix the maximum amounts ***we*** pay for loss	New introduction says some of the coverages referenced in this section will not apply unless added by endorsement. This was done so that if additional coverages were added to the policy, just one set of conditions would apply. 1. Added b. Claimants and e. policies	1. Clarification

LS-4 (9/02)	LS-4 (4/20)	Explanation of Proposed Changes	Impact
Supplemental Declarations page or attached endorsements and the conditions set forth below fix the maximum amounts ***we*** will pay for loss regardless of the number of: a. persons insured under this policy; b. persons or organizations who sustain ***bodily injury*** and/or ***property damage***; or c. claims made or ***suits*** brought. 2. The Each ***Occurrence*** limit, subject to the aggregate limit of liability, is the most ***we*** pay for the total of damages under Coverage L for all ***bodily injury*** and/or ***property damage*** arising out of a single ***occurrence***. 3. The ***Products/Completed Operations Hazard*** each ***occurrence*** limit, subject to the ***Products/Completed Operations Hazard*** aggregate limit of liability, is the most ***we*** will pay for the total of damages under Coverage N due to all ***bodily injury*** and/or ***property damage*** arising out of a single ***occurrence***. 4. Under Coverage M-Medical Payments: The limit of liability stated on the Declarations page as applicable to "***each person*** " is the limit of ***our*** liability for all ***medical expenses*** for ***bodily injury*** to any one person as the result of any one accident. ***Our*** total liability for all ***medical expenses*** for ***bodily injury*** to two or more persons as the result of any one accident will not exceed the limit of liability stated on the Declarations page or Supplemental Declarations page as applicable to "***each accident***". 5. The policy period shown on the Declarations page, the Supplemental Declarations page or other endorsements added to this policy may be for a period of one year or longer. HOWEVER, for the purpose of determining any or all aggregate limits of liability described in this section, or in endorsements attached to this policy, policy period means a one year period beginning with the inception date of the policy (and for each subsequent one year period if applicable). 6. These agreements are extended to include an increase in the aggregate limit of liability in proportion to any policy extension whether required by the issuance of a late or incomplete conditional renewal notice, late non-renewal	regardless of the number of: a. ***Insureds***; b. Claimants; c. Persons or organizations who sustain injury or damage; d. Claims made or ***suits*** brought; or e. Policies involved. 2. The Coverage L aggregate limit of liability is the most ***we*** pay for damages during a policy period for the sum of: a. Coverage L-***Bodily Injury*** And ***Property Damage***; b. Coverage M-Medical Payments; c. Coverage O-Fire Legal Liability; and d. Coverage P-***Personal And Advertising Injury*** Liability. 3. The Coverage L each ***occurrence*** limit of liability, subject to 2. above, is the most ***we*** pay for damages under: a. Coverage L-***Bodily Injury*** And ***Property Damage***; b. Coverage M-Medical Payments; c. Coverage O-Fire Legal Liability; and d. Coverage P-***Personal And Advertising Injury*** Liability; arising out of a single ***occurrence*** or offense. 4. Under Coverage M-Medical Payments, subject to 3. above, the limit of liability applicable to each person, is the most ***we*** pay for all ***medical expenses*** for ***bodily injury*** to any one person as the result of any one accident. However, subject to this provision regarding each person, the most ***we*** pay under Coverage M, for all ***medical expenses*** for ***bodily injury*** to two or more people as the result of any one accident will not exceed the limit of liability stated as applicable to each accident. 5. The Coverage N-Products/Completed Operations aggregate limit of liability is the most ***we*** pay for damages during a policy period under Coverage N. 6. The Coverage N-Products/Completed Operations each ***occurrence*** limit of liability, subject to 5. above, is the most ***we*** pay for damages under Coverage N arising out of a single ***occurrence***. 7. The policy period shown in the Declarations or other endorsements added to this policy may be for a one-year period or longer. However, for the purpose of determining any or all aggregate limits of liability described in this section, or in endorsements attached to this policy, policy period means a one-year period	involved for clarification. 2. Was part of No. 6 on previous edition of policy form. 3. Was No. 2 on previous edition of policy form. 4. Was No. 4 on previous edition of policy form. Wording added to explain more accurately how Coverage M-Medical Payments works and ties to Coverage L. 5. Was No. 7 on previous edition of policy form. 6. Was No. 3 on previous edition of policy form. 7. Was No. 5 on previous edition of policy form.	2. Clarification 3. Clarification 4. Clarification 5. Clarification 6. Clarification 7.Clarification

LS-4 (9/02)	LS-4 (4/20)	Explanation of Proposed Changes	Impact
notice or other reason. The aggregate limit of liability is the most ***we*** will pay during a policy period for the sum of all damages under **Coverage L-*Bodily injury*** and/or ***Property damage***.	beginning with the inception date of the policy and for each subsequent one-year period, if applicable.		
7. The ***Products/Completed Operations Hazard*** aggregate limit of liability shown for **Coverage N-*Products/ Completed Operations*** is the most ***we*** will pay during a policy period under Coverage N for damages due to injury or damage included under the ***Products/Completed Operations Hazard***.	8. The provisions of this section are extended to include an increase in the aggregate limit of liability in proportion to any policy extension whether required by the issuance of a late or incomplete conditional renewal notice, late nonrenewal notice or other reason.	8. Was the first sentence of No. 6 on previous edition of policy form.	8. Clarification
8. The Aggregate limit of liability and the ***Products/Completed Operations Hazard*** aggregate limit of liability apply separately to each consecutive 12-month period beginning with the inception date of the General Liability Coverage shown on the Declarations page, the Supplemental Declarations page or attached endorsements. The aggregate limits also apply separately to any remaining policy period of less than 12-months, unless the General Liability Coverage has been extended after it was written. In that case, the additional period will be considered part of the last preceding period for the purpose of determining limits.	9. The Coverage L aggregate limit of liability and the Coverage N-Products/Completed Operations aggregate limit of liability apply separately to each consecutive one-year period beginning with the inception date of the General Liability Coverage shown in the Declarations or attached endorsements. The aggregate limits of liability apply separately to any remaining policy period of less than twelve months, unless the General Liability Coverage has been extended after it was written. In that case, the additional period will be considered part of the last preceding period for the purpose of determining limits.	9. Section 9. derived from 8. on the previous form.	9. Clarification
9. If Medical Payments, Fire Legal Liability or other coverages are added to this policy by endorsement, then the limits of liability and the conditions pertaining to **HOW MUCH *WE* PAY FOR LOSS OR CLAIM** under these coverages will be set forth in those endorsements, on the Declarations page or Supplemental Declarations page.	10. Insurance Under More Than One Policy- When valid and collectible insurance under more than one policy is available to the ***insured*** for a loss covered under Coverage L-***Bodily Injury*** and ***Property Damage***, Coverage N-Products/Completed Operations, Coverage O-Fire Legal Liability or Coverage P-***Personal And Advertising Injury*** Liability of the General Liability Coverage, ***our*** obligations are as follows:	10. Section 10 derived from 10. on the previous form.	10. Clarification
10. Insurance Under More Than one Policy: a. Insurance under this Storekeeper's Liability coverage is primary except as provided under paragraph 10c. below, or unless otherwise stated in this policy. The amount of ***our*** liability is not reduced because of other insurance which applies to the loss on an excess basis. b. If the other insurance is also primary, ***we*** will share in the loss as follows: l) If the other insurance provides for contribution by equal shares, ***we*** will pay equal amounts with other insurers until:	a. As Primary Insurance- 1) Insurance under this General Liability Coverage is primary except as provided in b. below, or unless otherwise stated. The amount of ***our*** liability does not change unless any other insurance available to the ***insured*** for the covered loss is also primary. If the other insurance is also primary, ***we*** will share in the loss as follows: a) If the other insurance provides for contribution by equal shares, ***we*** will pay equal amounts with other insurers until: i) The lowest applicable limit under any one policy is reached; or ii) The full amount of the loss is paid. If part of the loss remains unpaid, ***we*** will pay an equal share with the	11. Section 9. on the previous form was removed because it's explained in sections 2, 3, and 4 of the new form how those coverages limits apply.	11. Clarification

a) the lowest applicable limit under any one policy is reached; or
b) the full amount of the loss is paid. If part of the loss remains unpaid, ***we*** will pay an equal share with the other insurers until the full amount of the loss is paid, or until ***we*** have paid ***our*** limit of liability in full.

2) If the other insurance does not provide for contribution by equal shares, ***we*** will pay that proportion of the loss to which ***our*** applicable limit of liability under this policy bears to the total applicable limit for all insurance covering the loss.

c. Insurance under this Storekeeper's Liability coverage is excess over any other insurance:
1) if the other insurance, whether primary, excess, contingent or on any basis, provides:
a) fire, extended coverage, builders' risk, installation risk or similar coverage for ***your work***; or
b) fire insurance for the premises rented to ***you***; or
2) if the other insurance applies to any loss arising out of the maintenance or use of aircraft, ***autos***, or watercraft which may be covered by this policy.

d. When this insurance is excess over any other insurance:
1) ***we*** will have no duty to defend any claim or ***suit*** that any other insurer has a duty to defend. If no other insurer defends, ***we*** will do so. However, ***we*** will be entitled to the ***insured's*** rights against all those other insurers.
2) ***we*** will pay ***our*** share of the amount of loss, if any, that exceeds the sum of:
a) the total amount that all such other insurance would pay for the loss in the absence of this insurance; and
b) the total of all deductibles and self-insured amounts required by such other insurance.

other insurers until the full amount of the loss is paid, or until ***we*** have paid ***our*** limit of liability in full.
b) If the other insurance does not provide for contribution by equal shares, ***we*** will pay, up to ***our*** limit of liability, that proportion of the loss to which ***our*** applicable limit under this General Liability Coverage bears to the total applicable limit for all insurance covering the loss.

b. As Excess Insurance-
1) Insurance under this General Liability Coverage is excess over any other insurance:
a) If the other insurance, whether primary, excess, contingent or on any basis, provides:
i) Fire, extended coverage, builders' risk, installation risk or similar coverage for ***your work***; or
ii) Fire insurance for ***property damage*** to buildings or structures rented to or occupied by ***you***;
b) If the loss arises out of the maintenance or use of ***automobiles***, aircraft, ***unmanned aircraft*** or watercraft to the extent not excluded by this General Liability Coverage; or
c) That is primary insurance available to ***you*** covering liability for damages arising out of the premises, operations or products and completed operations for which ***you*** have been added as an additional ***insured***.
2) When this insurance is excess over any other insurance:
a) ***We*** will have no duty to defend any claim or ***suit*** that any other insurer has a duty to defend. If no other insurer defends, ***we*** will do so. However, ***we*** will be entitled to the ***insured's*** rights against all those other insurers.

LS-4 (9/02)	LS-4 (4/20)	Explanation of Proposed Changes	Impact
We will share the remaining loss with any other insurance that is not described in this excess insurance provision and that does not specifically apply in excess of the limits of insurance shown on the Declarations page, the Supplemental Declarations page or attached endorsements of this Storekeeper's Liability coverage.	b) ***We*** will pay ***our*** share of the amount of loss, if any, that exceeds the sum of: i) The total amount that all such other insurance would pay for the loss in the absence of this insurance; and ii) The total of all deductibles and self-insured amounts required by such other insurance. c) ***We*** will share the remaining loss with any other insurance that is not described in this excess insurance provision and that does not specifically apply in excess of the limits of liability shown in the Declarations or attached endorsements of this General Liability Coverage.		
G. PAYMENT OF LOSS OR CLAIM Any person, who has secured a judgment against an ***insured*** for a covered loss or has liability established by a written agreement between the claimant, an ***insured*** and ***us***, is entitled to recover under this policy to the extent of the coverage provided.	**F. PAYMENT OF LOSS OR CLAIM** A person who makes a claim is entitled to recover under this policy, to the extent of the coverage provided if: 1. Such person has secured a judgment against the ***insured***; or 2. Liability has been established by a written agreement between such person and ***us***.	1. Reworded for clarification.	1. Clarification
E. WHAT *YOU* MUST DO IN CASE OF LOSS 1. **Notice**. a.In case of an ***occurrence*** or if ***you*** become aware of anything that indicates there might be a claim under this policy, ***you*** must give ***us*** or ***our*** agent notice (in writing if requested) as soon as practicable; b.The notice to ***us*** must state: 1) ***your*** name, policy number and the time, place and circumstances of the ***occurrence***; and 2) names and addresses of any potential claimants and witnesses.	**G. WHAT *YOU* MUST DO IN CASE OF LOSS** 1. **Notice**-In the event of an ***occurrence*** or offense that might result in a claim under this policy, ***you*** must give ***us*** or ***our*** agent notice, in writing if requested, as soon as practicable including: a. ***Your*** name and policy number; b. The time, date, place and circumstances of the ***occurrence*** or offense; and c. Names and addresses of any potential claimants and witnesses. Failure to give any notice required to be given by this liability policy within the time prescribed will not invalidate any claim made by the ***insured***, injured person or any other claimant, unless the failure to provide timely notice has prejudiced ***us***, except when it will be shown not to have been reasonably possible to give such notice within the prescribed time, and that	1. 1. a.b. added the concept of offense, otherwise reworded. 2. Last paragraph integrated to reflect a statutory requirement previously included by adding an endorsement NY-STAT-1 ed. 11/08 approved under R2008005070.	1. Clarification 2. Clarification

LS-4 (9/02)	LS-4 (4/20)	Explanation of Proposed Changes	Impact
	notice was given as soon as was reasonably possible thereafter. 2. **Document**-In the event a claim is made or ***suit*** is brought against an ***insured***, ***you*** must: a. Record all details of the claim or ***suit*** and the date received; b. Notify ***us*** or ***our*** agent as soon as practicable; and c. Send ***us*** or ***our*** agent written notice of the claim or ***suit*** as soon as practicable.	3. New – sets out in detailed terms the requirements to document a claim or suit.	3. Clarification
2.**Cooperation**-***You*** must cooperate with ***us*** in performing all acts required by this policy.	3. **Cooperation**-***You*** and any ***insureds*** involved must: a. Immediately forward to ***us*** copies of all notices, demands or legal papers received in connection with a claim or ***suit***; b. Provide any needed authorizations for ***us*** to obtain documentary evidence, records and other investigative information; and c. Cooperate with ***us*** in the investigation or conduct of the claim or defense of a ***suit***, including but not limited to: 1) Making settlements; 2) Securing and giving evidence; 3) Attending depositions, hearings and trials; 4) Obtaining the attendance of witnesses; and 5) Enforcing any right of contribution or indemnification against any party who may be liable to the ***insured*** for the injury or damage.	4. Modernized and updated for clarification and includes concepts in Additional Duties from prior policy form.	4. Clarification
3.**Volunteer Payments**-***You*** must not, except at ***your*** own cost, voluntarily make any payments, assume any obligations, or incur any other expenses except first aid to others at the time of ***bodily injury***. 4. **Additional Duties *Bodily Injury* and/or *Property Damage* Coverages**-In the event of an ***occurrence*** which might result in a claim for ***bodily injury*** and/or ***property damage*** liability under this policy, ***you*** must also do the following: a.promptly forward to ***us*** copies of all notices, demands or legal papers received in connection with the ***occurrence***; and b.at ***our*** request, assist in: 1) making settlements; 2) the conduct of ***suits*** including attending trials and hearings; 3) enforcing any right of contribution or indemnification against any party who may be	4. **Volunteer Payments**-Without ***our*** consent, no ***insured*** will, except at their own cost, voluntarily make any payments, assume any obligations, or incur any other expenses, except first aid to others at the time of ***bodily injury***.	5. Reworded to include any insured.	5. Clarification

LS-4 (9/02)	LS-4 (4/20)	Explanation of Proposed Changes	Impact
liable to any ***insured*** for the injury or damage; 4) securing and giving evidence; and 5) obtaining the attendance of witnesses. 5. **Medical Reports; Proof and Payment of Claim**. As soon as practicable, the injured person or someone on his/her behalf shall give to ***us*** written proof of claim, under oath if required, and shall, after each request from ***us***, execute authorization to enable ***us*** to obtain medical reports and copies of records. The injured person shall submit to physical examination by physicians selected by ***us*** when and as often as ***we*** may reasonably require. ***We*** may pay the injured person or any person or organization rendering the services and the payment shall reduce the amount payable for such injury. Payment shall not constitute an admission of liability by any person or by ***us***.		6. Now incorporated into Coverage M-Medical Payments.	6. Clarification
H. POLICY CONDITIONS In addition to the policy ***terms*** which are contained in other sections of this policy, the following conditions also apply: 1. **Assignment**-Assignment of this policy is not valid without ***our*** written consent. 2. **Cancellation.** a.by ***You-You*** may cancel this policy at any time by giving ***us*** written notice or returning the policy to ***us*** and stating when thereafter the cancellation is to be effective. b.by ***Us-We*** may cancel this policy by written notice delivered to or mailed to ***you*** at the address shown in the policy (and to ***your*** authorized agent or broker if required). Proof of delivery or mailing is sufficient proof of notice. This notice must be delivered or mailed the required number of days prior to the effective date of the cancellation. For a description of the number of days of required notice, refer to: **(1) *Nonpayment of Premium,* (2) New Policy** or **(3) All Other Situations.** c.**When *We* May Cancel**-***We*** may cancel this policy under the following conditions: 1) ***Nonpayment of Premium***-If the premium has not been paid when due, ***we*** may cancel at any time by delivering or mailing to ***you*** the required notice at least fifteen days before cancellation is effective. Payment by ***you*** to the insurer, or to an agent or broker authorized to receive such payment, shall be considered	**H. POLICY CONDITIONS** In addition to the policy ***terms*** which are contained in other sections of this policy, the following conditions also apply: 1. **Assignment**-Assignment of this policy is not valid without ***our*** written consent.	1.Statutory cancellation and nonrenewal provisions removed are now contained in NY Commercial Lines Cancellation and Nonrenewal Policy Conditions Form URB-COMM-CANC Ed. 9/16 mandatory form approved under R2016003197.	1. Clarification

timely if made within fifteen days after mailing to ***you*** of a notice of cancellation for ***nonpayment of premium***.

2) **New Policy**-If this is a new policy which has been in effect less than sixty days, ***we*** may cancel for any reason by delivering or mailing the required notice to the first ***named insured*** at the mailing address shown in the policy at least twenty days before cancellation is effective. If upon review during this time period, ***we*** find that a statutory provision/provisions for cancellation applies/apply, ***we*** may cancel this policy by mailing written notice to the first ***named insured*** at the mailing address shown in the policy at least fifteen days before cancellation is effective.
3) **All Other Situations**-After a ***covered policy*** has been in effect for sixty days, or upon the effective date if such policy is a ***renewal***, no notice of cancellation shall become effective until fifteen days after notice is delivered or mailed to the ***insured*** and such cancellation is based on one or more of the following statutory provisions:
   a. ***nonpayment of premium***;
   b. conviction of a crime arising out of acts increasing the hazard insured against;
   c. discovery of fraud or misrepresentation in the obtaining of the policy or in the presentation of a claim thereunder;
   d. after issuance of the policy or after the last ***renewal*** date, discovery of an act or omission, or a violation of any policy condition, that substantially or materially increases the hazard insured against and which occurred subsequent to inception of the current policy period;
   e. material physical change in the property insured, occurring after issuance or last annual ***renewal*** anniversary date of the policy, which results in the property becoming uninsurable in accordance with the insurer's objective, uniformly applied underwriting standards in effect at the time the policy was issued or last ***renewed***; or material change in the nature or extent of the risk, occurring after issuance or last ***renewal*** anniversary date

of the policy, which causes the risk of loss to be substantially and materially increased beyond that contemplated at the time the policy was issued or last ***renewed***;

f. required pursuant to a determination by the superintendent that continuation of the present premium volume of the insurer would jeopardize that insurer's solvency or be hazardous to the interests of policyholders of the insurer, its creditors or the public;

g. a determination by the superintendent that the continuation of the policy would violate or would place the insurer in violation of the law;

h. where the insurer has reason to believe, in good faith and with sufficient cause, that there is a probable risk or danger that the ***insured*** will destroy, or permit to be destroyed, the insured property for the purpose of collecting the insurance proceeds, provided, however, that:

1) a notice of cancellation on this ground shall inform the ***insured*** in plain language that the ***insured*** must act within ten days if review by the Insurance Department of the ground for cancellation is desired pursuant to item 3) of this subparagraph h.; and

2) notice of cancellation on this ground shall be provided simultaneously by the insurer to the Insurance Department; and

3) upon written request of the ***insured*** made to the department within ten days from the ***insured's*** receipt of notice of cancellation on this ground, the Insurance Department shall undertake a review of the ground for cancellation to determine whether or not the insurer has satisfied the criteria for cancellation specified in this subparagraph; if after such review the department finds no sufficient cause for cancellation on this ground, the notice of cancellation on this ground shall be

LS-4 (9/02)	LS-4 (4/20)	Explanation of Proposed Changes	Impact
deemed null and void. i. with respect to professional liability insurance policies, revocation or suspension of the ***insured's*** license to practice his/her profession or, if the ***insured*** is a hospital, it no longer possesses a valid operating certificate under applicable law. d.***We*** refund the premium for the unexpired policy period on a pro rata basis. e.**Refund of Premium**-Payment or tender of unearned premium is not a condition of cancellation. If the unearned premium is not refunded with the cancellation notice, it will be sent to ***you*** within a reasonable time. f. **Loss Notice**-The company must advise the first ***named insured*** that he/she is entitled to loss information upon written request. g.**Conditional Reinstatement**-If ***we*** issue a cancellation notice because ***you*** didn't pay the required premium when due and ***you*** then tender payment by check, draft or other remittance which is not honored on presentation, ***your*** policy will terminate on the date and time shown on the cancellation notice and notice ***we*** issue which waives the cancellation or reinstates the policy is void. This means ***we*** will not be liable under this policy for claims or damages after the date and time indicated on the cancellation notice. ***We*** will give ***you*** notice of the dishonor of ***your*** remittance as soon as practicable but this shall not interrupt the cancellation of this policy. 3. ***Renewal*/Nonrenewal**. a.**Nonrenewal**-***We*** may elect not ***to renew*** or continue this policy by delivering or mailing to ***you*** and ***your*** authorized agent or broker written notice of ***our*** intent not ***to renew***. 1) Such notice must: a) be given at least sixty but not more than one hundred twenty days in advance of the end of the ***required policy period***. b) state ***our*** specific reason(s) for ***nonrenewal***. c) be delivered or mailed to ***you*** at the address shown in the policy and to ***your*** authorized agent or broker. Proof of delivery or mailing is sufficient proof of notice. d) Loss Notice-The company must advise the first ***named insured*** that he/she is			

entitled to loss information upon written request.

e) requirements for ***nonrenewal*** shall not apply if the ***named insured***, or an agent or broker authorized by the ***named insured***, or another insurer of the ***named insured*** has delivered or mailed written notice that the policy has been replaced or is no longer desired.

2) Prior to the expiration date of this policy, in the event that a late ***nonrenewal*** notice is provided by the insurer, the coverage under this policy shall remain in effect:
   a) at the same ***terms*** and conditions contained in the expiring policy; and
   b) at the lower of the current rates or at the prior period's rates until sixty days after the notice is delivered or mailed unless the ***insured*** elects to cancel sooner.
3) In the event that a timely and substantially complete notice is not provided by the insurer prior to the expiration date of the policy, coverage shall remain in effect:
   a) on the same ***terms*** and conditions of the expiring policy;
   b) for another ***required policy period***; and
   c) at the lower of the current rates or the prior period's rates.

   However, if the insurer has established the standards and procedures required by the law relating to notice requirements and the failure to comply with these standards and procedures is a result of inadvertence or clerical mistake, then the rates applicable to the remainder of the additional ***required policy period*** shall be the insurer's current rates at the ***terms*** and conditions of the expiring policy.
4) The issuance of a late or incomplete ***nonrenewal*** notice by the insurer shall not create a new annual aggregate liability limit (if any) for the ***covered policy***, except that the annual aggregate limit of the expiring policy shall be increased in proportion to the policy extension, including any additional ***required policy period***, caused by the late or incomplete notice of ***nonrenewal***.
5) If the insurer provides a timely notice of ***nonrenewal*** and thereafter the insurer extends the policy for ninety days or less, an additional

LS-4 (9/02)	LS-4 (4/20)	Explanation of Proposed Changes	Impact
notice of ***nonrenewal*** is not required with respect to the extension period. b. **Conditional Renewal**-***We*** may elect ***to renew*** or continue this policy under certain conditions. ***We*** may do so by delivering or mailing to ***you*** and ***your*** authorized agent or broker written notice. 1) This notice must: a) be delivered or mailed to ***you*** at least sixty but not more than one hundred twenty days in advance of the end of the ***required policy period***; b) contain specific reason(s) for the conditional ***renewal***; c) set forth the amount of any premium change if the increase is in excess of 10% unless the increase is due to increased insured values and/or increased coverage or is due to experience rating, retrospective rating or audit; d) set forth the nature of any proposed change(s) in the policy such as change(s) in limits, change(s) in type(s) of coverage(s), reduction(s) in coverage(s), increased deductible or the addition of an exclusion or exclusions; e) be delivered or mailed to the ***named insured*** at the address listed in the policy and to an authorized agent or broker of the ***insured***. Proof of delivery or mailing is sufficient proof of notice; and f) include a statement advising the first ***named insured*** that upon written request the company will provide loss information. 2) Prior to the expiration date of the policy, in the event that an incomplete or late conditional ***renewal*** notice is provided by the insurer, the coverage under this policy shall remain in effect at: a) the same ***terms*** and conditions of the expiring policy, and b) the lower of the current rates or the prior period's rates until sixty days after the notice is delivered or mailed unless the ***insured*** elects to cancel sooner. However, if the ***insured*** elects to accept the ***terms***, conditions and rates of the conditional ***renewal*** notice and renews the policy on that			

basis, then such ***terms***, conditions and rates shall govern the policy upon expiration of such sixty-day period.

3) In the event that a timely and substantially complete conditional ***renewal*** notice is not provided by the insurer prior to the expiration date of the policy, then coverage under the policy:
   a) remains in effect for an additional ***required policy period***;
   b) remains at the same ***terms*** and conditions as the expiring policy; and
   c) the rates for the additional ***policy period*** will be the lower of the current rates or the previous period's rates.

   However, if the insurer has established the standards and procedures required by law relating to notice requirements, and the failure to comply with these standards and procedures is a result of inadvertence or clerical mistake, then the rates applicable to the remainder of the additional ***required policy period*** shall be the ***insured's*** current rates at the ***terms*** and conditions of the expiring policy.
4) The issuance of a late or incomplete conditional ***renewal*** notice by the insurer shall not create a new annual aggregate limit (if any) for the ***covered policy***, except that the annual aggregate limit of the expiring policy shall be increased in proportion to the policy extensions including any additional ***required policy period***, caused by the late or incomplete conditional ***renewal*** notice.

   However, if the ***insured*** accepts the ***terms*** of a conditional ***renewal*** offer, a new annual aggregate shall become effective as of the inception date of the ***renewal***

c. **Alternate Renewal Notice Procedure**-During the period of time the insurer is assessing its option(s) as to whether to nonrenew or conditionally renew a policy, the insurer must notify the ***insured*** and his/her authorized agent or broker.

This notice must contain the following:

1) The notice must be delivered or mailed at least sixty days prior to the expiration date of the policy;
2) The notice must be delivered or mailed to the ***named insured*** at the address in the policy and to an authorized agent or broker of the

insured;

3) The notice must advise the ***insured*** that the policy will be either nonrenewed or renewed at different ***terms***, conditions or rates;
4) The notice must advise the ***insured*** that a **SECOND NOTICE** will be sent at a later date;
5) The notice must advise the ***insured*** that coverage will continue at the same ***terms***, conditions and rates until the later of:
   a) the expiration date, or
   b) 60 days after the **SECOND NOTICE** is delivered or mailed.
6) The **SECOND NOTICE** sent to the ***insured*** must advise the ***insured***:
   a) of the specific reason or reasons for ***nonrenewal*** or conditional ***renewal***; and
   b) of the amount of any premium increase if the increase is in excess of 10% and the nature of any other proposed changes.
7) The **SECOND NOTICE** must advise the first ***named insured*** that he/she is entitled to loss information upon written request.
8) If a substantially complete **SECOND NOTICE** is not delivered or mailed until after the expiration date of the policy, the ***insured*** is entitled to coverage under the policy:
   a) for an additional ***required policy period***;
   b) at the same ***terms*** and conditions as the existing policy; and
   c) at the lower of the current rates or the rates of the previous period.

   However, if the insurer has established the standards and procedures required by law relating to notice requirements and the failure to comply with these standards and procedures is a result of inadvertence or clerical mistake, then the rates applicable to the remainder of the additional ***required policy period*** shall be the ***insured's*** current rates at the ***terms*** and conditions of the expiring policy.
9) No notice is necessary if the insurer receives a written notice from the ***insured***, his/her authorized agent or broker, or another insurer that the policy is no longer desired or has been replaced.

d. **Policies Written For A Term Of Less Than One Year**-For policies issued to an ***insured*** for a seasonal purpose or to a policy issued to cover a

LS-4 (9/02)	LS-4 (4/20)	Explanation of Proposed Changes	Impact
particular project that will be performed in less than one year, the following provisions apply: 1) During the first sixty days such policy is in effect, no cancellation shall become effective until twenty days after written notice is delivered or mailed to the ***insured*** at the mailing address shown in the policy; 2) After a policy has been in effect for sixty days, no notice of cancellation shall become effective until fifteen days after notice is delivered or mailed and such cancellation is based on one or more of the statutory provisions set forth in this form. 3) After a policy has been in effect for sixty days, no premium increase for the term of the policy shall be made to become effective unless due to and commensurate with insured value added, subsequent to issuance pursuant to the policy or at the ***insured's*** request.			
4. **Change, Modification, or Waiver of Policy *Terms***-A waiver or change of any ***terms*** of this policy must be issued by ***us*** in writing to be valid.	2. **Change, Modification Or Waiver Of Policy *Terms***-Only ***you*** are authorized to request a waiver or change to any ***terms*** of this policy. A waiver or change of any ***terms*** of this policy must be issued by ***us*** in a written endorsement to be valid.	2. Added only you are authorized to request a waiver or change of any terms.	2. Clarification
	Our request for an examination under oath does not waive any of ***our*** rights.	3. Added Our request for EUO does not waive our rights.	3. Clarification
	If ***we*** adopt any revision of forms or endorsements during a policy period which would broaden coverage under this policy without additional premium, the broadened coverage will automatically apply to this policy. If this policy is issued on a continuous basis with no specified expiration date, ***we*** may substitute or add, upon any anniversary date, forms or endorsements which are authorized for use on this policy in accordance with ***our*** manual rules in effect at the time.	4. Added if we adopt any revision of forms or endorsements that would broaden coverage without additional premium, the broadened coverage will automatically apply. Incorporated from the previous No. 12 but with time limit removed.	4. Broaden
5.**Conformity with Statute**-***Terms*** of this policy, in conflict with the statutes of the state where the premises described in the Declarations are located, is amended to conform to such statutes.	3. **Conformity With Statute**-***Terms*** of this policy in conflict with the statutes of the state where the premises described in the Declarations are located are amended to conform to such statutes.		
6. **Misrepresentation, Concealment or Fraud**-There is no coverage, whether before or after a loss; a. if an ***insured*** has willfully concealed or misrepresented: 1) any material fact or circumstance concerning this insurance; or 2) an ***insured's*** interest. b.if there has been fraud or false swearing by an ***insured*** regarding any matter relating to this insurance or the subject of this insurance.	4. **Misrepresentation, Concealment Or Fraud**-The coverage contained in this policy is void if before or after a loss: a. An ***insured*** has willfully concealed or misrepresented: 1) Any material fact or circumstance concerning this insurance; or 2) An ***insured's*** interest herein; or b. There has been fraud or false swearing by an ***insured*** regarding any matter relating to this insurance or the subject thereof.	5. Last paragraph added to make clear no misrepresentation is considered material unless such knowledge would have caused insurer to refuse to issue the policy.	5. Clarification

LS-4 (9/02)	LS-4 (4/20)	Explanation of Proposed Changes	Impact
	However, no misrepresentation will be considered to be material unless ***our*** knowledge of the facts misrepresented would have caused ***us*** to refuse to issue the policy.		
7. **Inspection and Audit**-***We*** are permitted but not obligated to inspect ***your*** property and operations. ***Our*** inspection or any resulting advice or report does not warrant that ***your*** property or operations are safe, healthful or in compliance with any law, rule or regulation. ***We*** may examine and audit the ***named insured's*** books and records at any time during the policy period, and extensions of the policy period and within three years after the final termination of this policy, as far as they relate to the subject matter of this insurance. These conditions apply: a.An audit to determine final premium under which the initial premium is based on an estimate of the ***insured***'s exposure base shall be conducted within one hundred eighty (180) days after expiration of ***your*** policy, and may not be waived except in the following circumstances: 1) the total annual premium attributable to the auditable exposure base is not reasonably expected to exceed $1500; 2) the policy requires notification to ***us*** with specific identification of any additional exposure units for which coverage is requested; 3) the policy is a commercial umbrella for which the rate or premium is determined by the application of a factor to the rate or premium of an auditable underlying policy. b.***We*** shall, as soon as practicable following an audit, refund or credit ***your*** account for any return premium due or bill ***you*** and make a good faith effort to collect any additional premium due ***us*** as a result of the audit. c.If ***you*** fail to cooperate with ***us*** in ***our*** attempt to conduct such audit, including ***your*** failure to return any questionnaires or self-audit worksheets, ***we*** shall non-renew ***your*** policy upon completion of the current policy term, in accordance with applicable insurance law, due to our inability to establish the proper premium for ***your*** account.	5. **Inspection**-***We*** are permitted but not obligated to inspect ***your*** property and operations. ***Our*** inspection or any resulting advice or report does not warrant that ***your*** property or operations are safe or healthful or are in compliance with any law, rule or regulation. 6. **Books And Records**-***We*** may examine and audit ***your*** books and records at any time during the policy period, and extensions of the policy period and within three years after the final termination of this policy, as far as they relate to the subject matter of this insurance.	6. Content of Inspection condition is the first paragraph of previous form's condition 7. 7. Books And Records- Came from the 2nd paragraph of condition 7. in the previous form.	6. Clarification 7. Clarification
8. **Subrogation**. a.if ***we*** make a payment under this policy, ***we*** may require that the ***insured*** assign to ***us*** his/her right of recovery against any person for the loss to the extent	7. **Subrogation**-If ***we*** make a payment under this policy, ***we*** will require that the ***insured*** assign to ***us*** their right of recovery against any person for the loss to the extent of the payment, or bring ***suit*** to help enforce	8. Paragraphs b. and c. eliminated as more applicable to property policy.	8. Clarification

LS-4 (9/02)	LS-4 (4/20)	Explanation of Proposed Changes	Impact
of the payment. The ***insured*** must do everything necessary to make this assignment and to secure ***our*** rights. b.***we*** are not liable for any loss if an ***insured*** does anything after the loss occurs to impair ***our*** right to recover. ***You*** may waive ***your*** right of recovery in writing before a loss occurs without voiding the coverage. c.If ***we*** pay a loss to or on behalf of an ***insured*** and the ***insured*** recovers damages from another person for the same loss, the ***insured*** shall hold the amount recovered in trust for ***us*** and shall reimburse ***us***.	those rights. The ***insured*** must do everything necessary to secure ***our*** rights and must do nothing after the loss to impair them.		
9. ***Suit*** **Against** ***Us***-No ***suit*** may be brought against ***us*** to recover amounts due for ***bodily injury*** and/or ***property damage*** liability unless: a.the ***terms*** of this policy have been fully complied with; and b.the amount of any ***insured's*** liability has been conclusively fixed: 1) by a final judgment against the ***insured***; or 2) by written agreement of the ***insured***, the claimant and ***us***. No person shall have any right under this policy to join or implead ***us*** in any action brought to determine an ***insured's*** liability.	8. ***Suit*** **Against** ***Us***- a. Except as provided in b. below, no person or organization has a right under this General Liability Coverage to: 1) Join ***us*** as a party or otherwise bring ***us*** into a ***suit*** seeking damages from an ***insured***; or 2) Sue ***us*** unless the ***terms*** of this General Liability Coverage have been fully complied with. A person or organization may sue ***us*** to recover a settlement agreed to by ***us*** or on a final judgment against an ***insured***. However, ***we*** will not be liable for damages that are not payable under this General Liability Coverage, or are in excess of the applicable limit of insurance. A settlement agreed to by ***us*** means a settlement and release of liability signed by ***us***, the ***insured*** and the claimant or their legal representative. b. With respect to all claims, except claims for ***property damage***, if ***we*** disclaim liability or deny coverage based upon the failure to provide timely notice, then the injured person or other claimant may bring an action directly against ***us***, in which the sole question is ***our*** disclaimer or denial based on the failure to provide timely notice, unless within sixty days following such disclaimer or denial, the ***insured*** or ***we***: 1) Initiate an action to declare the rights of the parties under the insurance policy; and 2) Name the injured person or other claimant as a party to the action.	9a. Part 8.a. 1) and 2) modernized and updated, no substantive change. 9b. Part 8.b. integrated to reflect a statutory requirement previously included by adding an endorsement NY-STAT-1 ed. 11/08.	9a. Clarification 9b. Clarification
10.**Bankruptcy of an** ***Insured***-Bankruptcy or insolvency of any ***insured*** or his/her estate does not relieve ***us*** of any obligations under this policy.	9. **Bankruptcy Of An** ***Insured***-Bankruptcy or insolvency of an ***insured*** or their estate does not relieve ***us*** of any obligations under this policy.		
11. **Policy Period**-This policy applies only to ***bodily injury*** and/or ***property damage*** which occurs during the policy		10. Removed policy period otherwise referenced in policy.	10. Clarification

LS-4 (9/02)	LS-4 (4/20)	Explanation of Proposed Changes	Impact
period. 12. **Liberalization Clause**-If ***we*** change any form attached to ***your*** policy, ***you*** will benefit by any coverage that is broadened or extended. The liberalization clause does not apply if there is any additional premium for the broadened or extended coverage. This change must occur during the policy period or within 45 days prior to the effective date of coverage.		11. Liberalization Clause was integrated into Change, Modification or Waiver, see above.	11. Clarification
13. **Premium**-All premium for this insurance shall be computed in accordance with ***our*** rules, rates, rating plans, premiums and minimum premiums applicable to the insurance. Premium designated in this policy as "provisional premium" is a deposit premium only, which shall be credited to the amount of the earned premium due at the end of the policy period. At the close of each policy period, the earned premium shall be computed and upon notice to the ***named insured*** the earned premium shall become due and payable. If the total earned premium for the policy period is less than the premium previously paid, ***we*** shall return the unearned portion to the ***named insured***. The ***named insured*** shall maintain records of such information for premium computation and shall send copies of such records to ***us*** at the end of the policy period and at such times during the policy period as ***we*** may request.	10. **Premium Audit**- a. All premiums for this insurance will be computed in accordance with ***our*** rules, rates, rating plans, premiums and minimum premiums applicable to the insurance. b. Premium designated in this policy as provisional premium is a deposit premium only. An audit to determine final premium under which the provisional premium is based on an estimate of the ***insured's*** exposure base will be conducted within one hundred eighty (180) days after expiration of ***your*** policy, and may not be waived except in the following circumstances: 1) The total annual premium attributable to the auditable exposure base is not reasonably expected to exceed $1,500; 2) The policy requires notification to ***us*** with specific identification of any additional exposure units for which coverage is requested; or 3) The policy is a commercial umbrella for which the rate or premium is determined by the application of a factor to the rate or premium of an auditable underlying policy. c. ***We*** will, as soon as practicable following an audit, refund or credit ***your*** account for any return premium due, or bill ***you***, and make a good faith effort to collect any additional premium due ***us*** as a result of the audit. d. ***You*** will maintain records of such information for premium computation and will send copies of such records to ***us*** at such times as ***we*** may request. e. If ***you*** fail to cooperate with ***us*** in ***our*** attempt to conduct such audit, including ***your*** failure to return any questionnaires or self-audit worksheets, ***we*** will nonrenew ***your*** policy upon completion of the current policy period, in accordance with applicable insurance law, due to ***our*** inability to establish the proper premium for	12. Premium Audit- Derived from previous form's 7. sections a., b. and c. and 13.	12. Clarification

LS-4 (9/02)	LS-4 (4/20)	Explanation of Proposed Changes	Impact
	your account.		
14. **Financial Responsibility Laws**-When this policy is certified as proof of financial responsibility under the provisions of any motor vehicle financial responsibility law, the insurance afforded by this policy for ***bodily injury*** and/or ***property damage*** liability shall comply with the provisions of the law to the extent of the coverage and limits of liability required by the law. The ***insured*** agrees to reimburse ***us*** for any payment which ***we*** would not have been obligated to make under the policy except for the agreement contained in this paragraph.		13. Removed financial responsibility not applicable to this policy form.	13.Clarification
15. In accordance with the applicable Insurance Law and on ***your*** written request, ***we*** shall furnish ***you*** or ***your*** designated representative a copy of any written estimate(s) of damages to ***your*** real property. ***We*** are not obliged to furnish an estimate unless ***we*** prepared one or had one prepared. ***We*** will respond within thirty days after the request or preparation, whichever is later. ***We*** will show all real property deductions under consideration.		14. Removed not applicable to this policy form.	14. Clarification
	11.**Separation Of *Insureds***-This General Liability Coverage applies separately to each ***insured*** against whom a claim is made or ***suit*** is brought. This condition does not affect the limits of liability stated in How Much ***We*** Pay For Loss Or Claim.	15. Added section for clarification.	15. Clarification
H.NUCLEAR EXCLUSION: 1. This policy does not apply: a.Under any Liability Coverage, to ***bodily injury*** and/or ***property damage*** 1) with respect to which an ***insured*** under this policy is also an ***insured*** under a nuclear energy liability policy issued by the Nuclear Energy Liability Insurance Association, The Mutual Atomic Energy Liability Underwriters or Nuclear Insurance Association of Canada or any of their successors, or would be an ***insured*** under any such policy but for its termination upon exhaustion of its limit of liability; or 2) resulting from the ***hazardous properties*** of ***nuclear material*** and with respect to which (a. any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any amending law, or (b) the ***insured*** is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any U.S. agency, under any agreement entered into by	**I. NUCLEAR ENERGY LIABILITY EXCLUSION** 1. This policy does not apply under any: a. Liability coverage, to ***bodily injury*** or ***property damage***: 1) With respect to which an ***insured*** under this policy is also an ***insured*** under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters or Nuclear Insurance Association of Canada or any of their successors, or would be an ***insured*** under any such policy but for its termination upon exhaustion of its limit of liability; or 2) Resulting from the ***hazardous properties*** of ***nuclear material*** and with respect to which: a) Any person or organization is required to maintain financial protection pursuant to the Atomic		

LS-4 (9/02)	LS-4 (4/20)	Explanation of Proposed Changes	Impact
the United States of America, or any U.S. agency, with any person or organization. b.Under any Medical Payments Coverage, or under any Supplementary Payments provision relating to first aid, to expenses incurred with respect to ***bodily injury*** resulting from the ***hazardous properties*** of ***nuclear material*** and arising out of the operation of a ***nuclear facility*** by any person or organization. c.Under any Liability Coverage, to ***bodily injury*** and/or ***property damage*** resulting from the ***hazardous properties*** of ***nuclear material***, if 1) the ***nuclear material*** (a) is at any ***nuclear facility*** owned by, or operated by or on behalf of an ***insured***, or (b) has been discharged or dispersed; 2) the ***nuclear material*** is contained in ***spent fuel*** or ***waste*** at any time possessed, handled, used, processed, stored, transported or disposed of by or on behalf of an ***insured***; or 3) the ***bodily injury*** and/or ***property damage*** arises out of the furnishing by an ***insured*** of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any ***nuclear facility*** but if such facility is located within the United States of America, its territories or possessions, or Canada, this exclusion (3) applies only to ***property damage*** to such ***nuclear facility*** and any property thereat. 2. Definitions Applicable to the Nuclear Energy Liability Exclusion a.***Hazardous Properties***-include radioactive, toxic or explosive properties. b.***Nuclear Material***-means ***source material***, ***special nuclear material*** or ***by-product material***. c. ***Source Material***, ***Special Nuclear Material*** and ***By-product Material***-have the meanings given them in the Atomic Energy Act of 1954, or in any law amendatory thereof. d.***Spent Fuel***-means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a ***nuclear reactor***. e. ***Waste***-means any ***waste*** material: 1) containing ***by-product material*** other than the tailings or wastes produced by the extraction of concentration of uranium or thorium from any ore processed primarily for its ***source material*** content; and 2) resulting from the operation by any person or	Energy Act of 1954, or any amending law; or b) The ***insured*** is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any U.S. agency, under any agreement entered into by the United States of America, or any U.S. agency, with any person or organization. b. Medical Payments coverage, to expenses incurred with respect to ***bodily injury*** resulting from the ***hazardous properties*** of ***nuclear material*** and arising out of the operation of a ***nuclear facility*** by any person or organization. c. Liability coverage, to ***bodily injury*** or ***property damage*** resulting from the ***hazardous properties*** of ***nuclear material***, if: 1) The ***nuclear material*** is: a) At any ***nuclear facility*** owned by, or operated by or on behalf of an ***insured***; or b) Has been discharged or dispersed therefrom; 2) The ***nuclear material*** is contained in ***spent fuel*** or ***waste*** at any time possessed, handled, used, processed, stored, transported or disposed of, by or on behalf of an ***insured***; or 3) The ***bodily injury*** or ***property damage*** arises out of the furnishing by an ***insured*** of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any ***nuclear facility***, but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion 3) applies only to ***property damage*** to such ***nuclear facility*** and any property at the ***nuclear facility***. 2. The following definitions apply only to the Nuclear Energy Liability Exclusion: a. ***Hazardous properties*** includes radioactive, toxic or explosive properties. b. ***Nuclear material*** means ***source material***, ***special nuclear material*** or ***by-product material***. c. ***Source material***, ***special nuclear material*** and ***by-product material*** have the meanings given them in the Atomic Energy Act of 1954, or in	1. Supplementary Payments provision relating to first aid removed.	1. Clarification

LS-4 (9/02)	LS-4 (4/20)	Explanation of Proposed Changes	Impact
organization of any ***nuclear facility*** included under the first two paragraphs of the definition of ***nuclear facility***. f. ***Nuclear Facility***-means: 1) any ***nuclear reactor***. 2) any equipment or device designed or used for: a) separating the isotopes of uranium or plutonium; b) processing or utilizing ***spent fuel***; or c) handling, processing or packaging ***waste***. 3) any equipment or device used for the processing, fabricating or alloying of ***special nuclear material*** if at any time the total amount of such material in the custody of the ***insured*** at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium-233 or any combination thereof, or more than 250 grams of uranium-235. 4) any structure, basin, excavation, premises or place prepared or used for the storage or disposal of ***waste***; and includes the site on which any of the foregoing is located, all operations conducted on such sites, and all premises used for such operations. g.***Nuclear Reactor***-means any apparatus designed or used: 1). to sustain nuclear fission in a self-supporting chain reaction; or 2) to contain a critical mass of fissionable material. h.***Property Damage***-includes all forms of radioactive contamination of property.	any amending law. d. ***Spent fuel*** means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a ***nuclear reactor***. e. ***Waste*** means any ***waste*** material: 1) Containing ***by-product material*** other than the tailings or ***wastes*** produced by the extraction or concentration of uranium or thorium from any ore processed primarily for its ***source material*** content; and 2) Resulting from the operation by any person or organization of any ***nuclear facility*** included under the first two paragraphs of the definition of ***nuclear facility***. f. ***Nuclear facility*** means: 1) Any ***nuclear reactor***; 2) Any equipment or device designed or used for: a) Separating the isotopes of uranium or plutonium; b) Processing or utilizing ***spent fuel***; or c) Handling, processing or packaging ***waste***; 3) Any equipment or device used for the processing, fabricating or alloying of ***special nuclear material*** if at any time the total amount of such material in the custody of the ***insured*** at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium-233 or any combination thereof, or more than 250 grams of uranium-235; 4) Any structure, basin, excavation, premises or place prepared or used for the storage or disposal of ***waste***; and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations. g. ***Nuclear reactor*** means any apparatus designed or used: 1) To sustain nuclear fission in a self-supporting chain reaction; or 2) To contain a critical mass of fissionable material. h. ***Property damage*** includes all forms of radioactive contamination of property.		

LS-4 (9/02)	LS-4 (4/20)	Explanation of Proposed Changes	Impact