UNITED SPECIALTY INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

VEN 015 02 (05/18)

CONDOMINIUM, TOWNHOME AND TRACT EXCLUSION

This endorsement modifies the insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

The following exclusion is added to **SECTION 1 - COVERAGE A BODILY INJURY AND PROPERTY DAMAGE**, Paragraph **2. Exclusions** and **SECTION 1 – COVERAGE B PERSONAL AND ADVERTISING INJURY LIABILITY**, Paragraph **2. Exclusions** of the **COMMERCIAL GENERAL LIABILITY COVERAGE FORM**;

This insurance does not apply to and the Company shall have no obligation to provide indemnity or defense for any ″bodily injury″, ″property damage″, ″personal and advertising injury″ arising from any work or product performed or supplied by you or contractors or subcontractors:

1. “Condominiums or townhomes”, or “tract houses”
2. Any location which has been or becomes converted into condominiums or townhomes, regardless of whether:
    a. Any insured had involvement in the conversion;
    b. Any insured had knowledge of the conversion;
    c. The conversion is prior to or subsequent to any insured’s work at the location

This exclusion does not apply to:

1. Remodeling or repair of existing individual condominium or townhome units if the work is performed for the individual unit owner.
2. Remodeling, repair, or additions to an existing single house in a “tract house” development if the work is performed for the individual owner.
3. Maintenance, service, remodeling, or repair of a completed and occupied “residential condominium or townhome” or “tract house” development.

The following is added to Section V – DEFINITIONS:

“Condominiums or townhomes” means real estate, portions of which are designated, designed or intended for occupancy in whole or in part by any person, persons, or organization with separate ownership and the remainder of which is designated for common ownership by the owners of those portions and where the undivided interests in the common elements are vested in the unit owners.

A “tract house” is a house that was originally built as part of a tract house development project. A tract house development project is comprised of a piece or parcel of land subdivided into five or more lots for the development, construction and sale of freestanding one or two family dwellings.

All other terms, conditions and exclusions under the policy are applicable to this Endorsement and remain unchanged.

**This exclusion does not apply to condominiums or town homes 4 stories or less.*