

THIS ENDORSEMENT CHANGES THE POLICY, PLEASE READ IT CAREFULLY

**BUILDER'S RISK LIABILITY COVERAGE
(Residence Premises Only)**

For the premium charged:

DEFINITIONS

The definition of "residence premises" is amended by adding the following subparagraph:

d. The one or two family dwelling under construction described in the Declarations of this policy.

The following definition is added:

"Operations" means all interior or exterior renovation, rehabilitation, structural alterations of any kind, new construction, moving buildings and demolition.

SECTION II – LIABILITY COVERAGES

Paragraph A. Coverage E – Personal Liability is amended by adding the following sentence at the beginning of the paragraph: "This insurance applies only to "bodily injury" or "property damage" arising out of the ownership, maintenance or use of the "residence premises" shown in the Declarations of this policy."

SECTION II – EXCLUSIONS

Paragraph F. Coverage E – Personal Liability is amended by adding the following subparagraphs:

7. "bodily injury" or "property damage" arising out of the "operations" performed for the "insured" by independent contractors or acts or omissions of the "insured" in connection with his general supervision of such operations; and,
8. "bodily injury" to any independent contractor or to any employee of such contractor or to any obligation of any "insured" to indemnify or contribute with another because of damages arising out of the bodily injury.
9. "bodily injury" to a person arising out of any:
 - (1) Refusal to employ that person;
 - (2) Termination of that person's employment; or
 - (3) Employment-related practices, policies, acts or omissions, such as coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation or discrimination directed at that person

Exclusions 7, 8 and 9 apply:

- (1) Whether the insured may be liable as an employer or in any other capacity; and
- (2) To any obligation to share damages with or repay someone else who must pay damages because of the injury.

Paragraph G. Coverage F – Medical Payments to Others is deleted in its entirety and replaced by the following:

This insurance does not apply to Coverage F – Medical Payments.

All other terms, conditions and exclusions of this policy remain the same.