COMMERCIAL GENERAL LIABILITY MAX

MUNICIPAL ENDORSEMENT

This Endorsement Changes the Policy. Please Read It Carefully.

Certain words and phrases in bold font have special meaning as defined below or in the form to which this Endorsement is attached.

The titles of sections or paragraphs listed below should not be considered for purposes of interpreting the intent of this Form; these titles have only been inserted for ease of reading.

This Endorsement is attached to the Commercial General Liability Max Form and is subject to all terms, conditions, limitations and exclusions of such Form.

- 1. The following exclusions are added to COMMON EXCLUSIONS A, B, C and D under SECTION I COVERAGES in the Commercial General Liability Max form: This insurance does not apply to:
 - RIOT, CIVIL COMMOTION, CIVIL DISTURBANCE, PROTEST OR DEMONSTRATION
 Bodily injury, property damage, personal injury or advertising injury arising out of any riot, riot attending a strike, civil commotion, civil disturbance, protest or demonstration, or out of any act or condition incident to the prevention or suppression of any of the foregoing.
 - FAILURE TO SUPPLY ELECTRICITY, GAS OR WATER
 Bodily injury, property damage, personal injury or advertising injury arising out of the complete or partial failure to supply electricity, gas or water;
 - 10. BACKUP OF SEWERS
 - Property damage arising from the backup of sewers.
- 2. The following exclusion is added to 2. EXCLUSIONS under COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY of SECTION I COVERAGES in the Commercial General Liability Max form:

This insurance does not apply to:

2.24. Underground Property Damage Hazard

Property damage arising out of the underground property damage hazard

- 3. Paragraph 23. Under SECTION IV DEFINITIONS in the Commercial General Liability Max form is deleted and replaced with the following:
 - 23. Personal injury means injury, including consequential bodily injury, arising out of one or more of the following offences:
 - 23.1. Discrimination, (except in such jurisdictions where by legislation, court decisions or administrative ruling, such insurance is prohibited or held to violate the law or public policy of any such jurisdiction) sustained by any person or persons during the **policy period**.

All other terms and conditions of the Policy remain unchanged.