

## COMMERCIAL GENERAL LIABILITY MAX

# WATER INGRESS EXCLUSION 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. Notwithstanding any contrary provisions contained in this Policy, the Commercial General Liability Max form is amended by the addition of the following exclusion under section 2. EXCLUSIONS of SECTION I – COVERAGES, COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY:

**This insurance does not apply to:**

2.24. Water Ingress

**Property damage** arising out of, caused by or contributed to by:

2.24.1. Infiltration or seepage of water into or through **building envelope**;

2.24.2. Entrapment of moisture inside or behind **building envelope**.

This exclusion does not apply in regards to building(s) with **rainscreen assembly** incorporated fully into their construction.

2. DEFINITIONS

2.1. **Building envelope** means all or any of the assemblies, components, installations and materials of a building that separate the interior space from the outside elements, or that differentiate the interior space from the outside, including but not limited to exterior walls, windows, skylights, doors, roofs, decks, siding, balconies and foundations.

2.2. **Rainscreen assembly** means a professionally designed and professionally installed feature of building construction that:

2.2.1. Resists water penetration:

2.2.1.1. By deflecting moisture at the surface of the exterior wall; and

2.2.1.2. By preventing leaks at the junction points of building components including (but not limited to) doors, frames, windows and other glazing; and

2.2.2. Incorporates flashings and other drainage features to redirect water from **building envelope**; and

2.2.3. Incorporates air space or air cavities behind the exterior wall cladding, to ensure ventilation and drainage for the drying of any infiltrating moisture.

All other terms and conditions of the Policy remain unchanged.