

COMMERCIAL GENERAL LIABILITY COVERAGE

SMOKING RELATED DEDUCTIBLE ENDORSEMENT

This Endorsement Changes the Policy. Please Read It Carefully.

Certain words and phrases that appear in bold 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.

Notwithstanding sub-paragraph 9.2.1. of section 9. DEDUCTIBLES under SECTION III – LIMITS OF INSURANCE AND DEDUCTIBLES of the Commercial General Liability Max form, the following sub-paragraph is added:

9.5. Smoking Related Deductible

Our obligation under **COVERAGE A - BODILY INJURY AND PROPERTY DAMAGE LIABILITY** to pay **compensatory damages** on your behalf because of **bodily injury** and **property damage** as the result of any one **occurrence** for any smoking and other smoking related activities applies only to the amount of **compensatory damages** in excess of the deductible amount stated in the Declaration Page(s) for this Endorsement.

All other terms and conditions of the Policy remain unchanged.