

## COMMERCIAL GENERAL LIABILITY COVERAGE

# LIABILITY RESTRICTION ENDORSEMENT FOR DAY CARE OPERATIONS

This Endorsement Changes the Policy. Please Read It Carefully.

Certain words and phrases 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 Commercial General Liability Max Form and is subject to all terms, conditions, limitations and exclusions of such Form.

The following paragraph is added to COMMONS EXCLUSIONS COVERAGES A, B, C and D of SECTION I – COVERAGES in Commercial General Liability Max Form:

**This insurance does not apply to:**

8. **Bodily injury, property damage** or **personal injury** arising out of, caused by or contributed to by the failure, whether such failure is wilful or not, of an Insured or of anyone working on behalf of an Insured to comply fully with all terms of any legislation and regulations of any governmental authority applicable to the operations of the Insured and relative to standards of care including but not limited to:
  - 8.1. Qualifications of staff;
  - 8.2. Maximum number of children in total and by age category;
  - 8.3. Safety standards.

All other terms and conditions of the Policy remain unchanged.