COMMERCIAL UMBRELLA LIABILITY

ADVERTISING INJURY FOLLOW FORM

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 Umbrella Liability Form and is subject to all terms, conditions, limitations and exclusions of such Form.

The following exclusion is added to 3. CONDITIONAL EXCLUSIONS TO UNDERLYING INSURANCE under SECTION I – COVERAGE in the Commercial Umbrella Liability Form: This insurance does not apply to the following, except to the extent that such coverage is provided under the underlying insurance. In that event, coverage under this Policy applies only to such risks for which coverage is afforded by such underlying insurance and will not be broader than the coverage afforded by such underlying insurance:

3.7. Advertising Injury

Advertising injury for which the Insured is obligated to pay compensatory damages caused by an offence arising out of your business.

All other terms and conditions of the Policy remain unchanged.