

COMMERCIAL UMBRELLA LIABILITY

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

The following paragraph is added to 2. EXCLUSIONS under SECTION I – COVERAGE in the Commercial Umbrella Liability Form:

This insurance does not apply to:

2.29. Tobacco Products

Bodily injury or **personal injury** arising out of any tobacco or tobacco products manufactured, sold, handled or distributed by the Insured or by others trading under the Insured's name, or reliance upon a representation or warranty made at any time with respect thereto.

All other terms and conditions of the Policy remain unchanged.