

COMMERCIAL UMBRELLA LIABILITY

DIFFERENCE IN CONDITIONS WRAP-UP LIABILITY 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. Wrap-Up Liability

Bodily injury, property damage, personal injury and advertising injury arising out of the Insured operations in connection with any project for which wrap-up liability insurance policy has been issued and on which the Insured's interests are included; except:

- 2.29.1. To the extent that the said wrap-up liability policy is more restrictive in form, wording or otherwise, coverage under this Policy shall be considered primary insurance and shall cover any and all deficiencies except difference in **property damage** deductible levels as may exist between coverage under this Policy and any other valid and collectible insurance, subject always to Insuring Agreements, Conditions, Definitions and Exclusions of coverage under this Policy and any endorsement attached thereto;
- 2.29.2. As provided in sub-paragraph 2.29.1. above, coverage under this Policy shall apply as excess insurance only in respect to such operations and shall in no event be considered primary or contributing insurance;
- 2.29.3. Coverage under this Policy shall apply only for the Insured's interest.

All other terms and conditions of the Policy remain unchanged.