

COMMERCIAL UMBRELLA LIABILITY COVERAGE

FIREWORKS WITH EXCEPTION FOR CONCUSSION EFFECTS, FLASHPOTS AND SMOKEPOTS 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.

Notwithstanding any contrary provisions contained in this Policy, the Commercial Umbrella Liability Form is amended by the addition of the following exclusion to paragraph 2. **Exclusions** of Section I – Coverage:

This insurance does not apply to:

1. **Bodily injury, property damage, or personal injury and advertising injury** arising out of fireworks, pyrotechnic devices, or any explosive materials.

This exclusion does not apply to any **concussion effect, flashpot** or **smokepot** that is induced electrically in a cylinder with no projectile, wadding or wrapping and is used to create visual effects or an explosive noise.

2. For the purpose of this Endorsement, the following definitions apply:

- 2.1. **Concussion effect** means an effect intended to produce a loud noise and a violent jarring shock for dramatic effect.
- 2.2. **Flashpot** means a device containing flashpowder and intended to produce a flash of light and capable of directing the flash in an upward direction.
- 2.3. **Smokepot** is a pyrotechnic device used to create smoke.

All other terms and conditions of the Policy remain unchanged.