



EXTERIOR INSULATION AND FINISH SYSTEM EXCLUSION

This endorsement is subject to the ***terms*** contained in ***your*** policy.

DEFINITIONS

The following definition applies to this policy form:

1. ***Exterior insulation and finish system*** means an exterior wall cladding panel or finish system used on any part of a structure and includes:
 - a. A rigid or semi-rigid insulation board from a variety of materials including expanded polystyrene;
 - b. An adhesive or mechanical attachment of the insulation to substrate;
 - c. A reinforced or unreinforced base coat;
 - d. A protective finish providing surface texture to which color may be added; and
 - e. Any conditioner, primer, accessory, caulking, sealant, flashing or associated coating intended to act upon the system and form a bond to create an energy efficient wall.

WHAT WE DO NOT PAY FOR

- A. The following exclusions are added to Coverage L-***Bodily Injury And Property Damage***, and when applicable to ***your*** policy, Coverage P-***Personal And Advertising Injury*** Liability.
 1. ***We*** do not pay for ***bodily injury, property damage***, and when applicable to ***your*** policy, ***personal and advertising injury***, arising out of:
 - a. The design, manufacture, sale, service, construction, fabrication, preparation, installation, application, maintenance, or repair, including remodeling, correction or replacement of an ***exterior insulation and finish system***, or any similar system or part thereof, including any methodology to correct any problem with complete or incomplete system installations;
 - b. ***Your work or your product*** that results directly or indirectly from any exterior part of a structure if an ***exterior insulation and finish system***, or any similar system or part thereof, is used on that part of that structure; or
 - c. Liability assumed by an ***insured*** under any contract or agreement for the design, manufacture, sale, service, construction, fabrication, preparation, installation, application, maintenance, or repair, including remodeling, correction or replacement of an ***exterior insulation and finish system***, or any similar system or part thereof.
- B. When Coverage N-Products/Completed Operations is part of ***your*** policy, the following exclusion is added.
 1. ***We*** do not pay for ***bodily injury and property damage*** arising directly or indirectly from any part of the exterior of a structure if an ***exterior insulation and finish system***, or any similar system or part thereof, is used on that part of the structure.

All other ***terms*** and conditions remain unchanged.