



COVERAGE N-PRODUCTS/COMPLETED OPERATIONS

For Use With Forms LS-1 Or LS-3

Refer to the Declarations if information is not shown on this form.
This endorsement is subject to the *terms* contained in *your* policy.

SCHEDULE

Description of premises and operations:

Limits Of Liability

\$ _____ Each *Occurrence*

\$ _____ Aggregate

WHAT WE PAY FOR

We pay up to the Limits of Liability shown in the Schedule, when the *insured* is legally obligated to pay damages because of *bodily injury* or *property damage* arising out of the *products/completed operations hazard* for the premises and operations shown in the Schedule.

We have the right and duty to defend the *insured* against any *suit* seeking such damages, even if any of the allegations of the *suit* are groundless, false or fraudulent, provided the *suit* originates from *bodily injury* or *property damage* not otherwise excluded. *We* may make, at *our* option, any investigation and settle any claim or *suit* that *we* decide is appropriate. However, the amount *we* pay for damages will be limited as described in the How Much *We* Pay For Loss Or Claim section of the General Liability Coverage. *We* are not obligated to provide a defense, after *we* have paid, either by judgment or settlement, an amount equal to *our* limit of liability. No other obligations or liability to pay sums, or to perform acts or services is covered, unless specifically provided for in the Supplementary Payments.

1. Coverage N-Products/Completed Operations applies only if:
 - a. *Bodily injury* or *property damage* is caused by an *occurrence* which takes place during the policy period and in the *coverage territory*; and
 - b. No *authorized representative* had knowledge prior to the inception of the policy period that the *bodily injury* or *property damage* occurred. If an *authorized representative* possessed such knowledge prior to the inception of the policy period, then any continuation, resumption or change of the *bodily injury* or *property damage* will be deemed to have been known prior to the policy period.
2. *Bodily injury* or *property damage* which occurs during the policy period includes any continuation, resumption or change of that *bodily injury* or *property damage* after the end of the policy period, provided that no *authorized representative* had knowledge prior to the inception of the policy period that the *bodily injury* or *property damage* occurred.
3. *Bodily injury* or *property damage* will be deemed to have been known to occur at the earliest time when any *authorized representative*:
 - a. Makes a report of all or part of the *bodily injury* or *property damage* to *us* or any other insurer;
 - b. Receives a verbal or written demand or claim for damages resulting from *bodily injury* or *property damage*; or
 - c. Becomes aware by any means that *bodily injury* or *property damage* has occurred or begun to occur.
4. Damages resulting from *bodily injury* include damages claimed by any person or organization for care, loss of

services or death resulting at any time from the ***bodily injury***.

WHAT WE DO NOT PAY FOR

The Coverage L exclusions apply to Coverage N-Products/Completed Operations, except:

1. The exclusion titled ***Products/Completed Operations Hazard*** does not apply; and
2. The exclusion titled ***Property Damage*** is deleted and replaced by the following:
 - a. ***Property Damage-Property damage*** to:
 - 1) Property ***you*** own, rent, or occupy including costs ***you*** or any person or organization incur to remediate, replace or restore such property. This includes expenses ***you*** incur in efforts to avoid injury or to mitigate damage to the property of others;
 - 2) Premises ***you*** sell, give away or abandon, if the ***property damage*** arises out of any part of those premises. However, this exclusion does not apply if the premises are ***your work*** and were never occupied, rented or held for rental by ***you***;
 - 3) Property loaned to ***you*** or property in ***your*** care, custody or control; or
 - 4) The part of real property on which ***you***, or contractors or subcontractors working directly or indirectly on ***your*** behalf, are conducting ongoing operations and such ***property damage*** results from those operations.

Paragraphs 3) and 4) of this exclusion do not apply to liability assumed under a sidetrack agreement.

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