



## PRODUCTS/COMPLETED OPERATIONS FOOD OR BEVERAGES FOR CONSUMPTION ON PREMISES (For Use With Forms LS-1 and LS-3)

Refer to the Supplemental Declarations if information is not shown on this form.  
The coverage under this endorsement is subject to the *terms* contained in the Liability coverage.

This endorsement forms a part of the policy identified below:

Policy No. \_\_\_\_\_.

*Named Insured* \_\_\_\_\_.

**Description of Premises and Operations:**

### HOW MUCH *WE* PAY FOR LOSS OR CLAIM FROM RESTAURANT OR TAVERN PRODUCTS/ COMPLETED OPERATIONS

The Limits of Liability stated in the Declarations/Schedule DO NOT APPLY to **Products/Completed Operations**.  
The Limits of Liability for **Products/Completed Operations** are shown below.

**Limits of Liability:**

\$ \_\_\_\_\_ each *occurrence*

\$ \_\_\_\_\_ **products/completed operations** aggregate

### WHAT *WE* PAY FOR

The PRINCIPAL COVERAGES are extended to include the following hazard(s) which are marked by an "X," ☒:

#### ☐ **Products Hazard**

Definition 19 in forms LS-1 and LS-3, the *products/completed operations hazard* definition shown in the Liability coverage is deleted and replaced by the following :

**Products hazard** means *bodily injury* and/or *property damage* occurring away from premises *you* own or rent and arising out *your* product after physical possession of it has been relinquished to others.

### WHAT *WE* DO NOT PAY FOR

The following exclusion is added to the EXCLUSIONS shown in the Liability coverage:

*We* do not pay for damages claimed for any loss, cost or expense incurred by *you* or others for loss of use, withdrawal, recall, inspection, repair, replacement, adjustment, removal or disposal of:

1. *your* product;
2. *your work*; or
3. *impaired property*;

if such product, *work* or property is withdrawn or recalled from the market or from use by any person or organization because of a known or suspected defect, deficiency, inadequacy or dangerous condition in it.

#### ☐ **Completed Operations Hazard**

**Completed Operations Hazard** means *bodily injury* and/or *property damage* arising out of *your work*. *Your work* does

not include incomplete or abandoned *work*.

*Your work* is completed at the earliest of the following times:

1. when all *work* specified in *your* contract has been done;
2. when all *work* to be done at a job site has been completed if *your* contract includes *work* at more than one site; or
3. when *your work* at a job site has been put to its intended use by someone other than another contractor or subcontractor working on the same job site.

*Work* which requires further service, maintenance, correction, repair or replacement because of a defect or deficiency, but which are otherwise complete, shall be considered completed.

### **WHAT WE DO NOT PAY FOR**

The following exclusion is added to the EXCLUSIONS shown in the Liability coverage:

The **Completed Operations Hazard** DOES NOT INCLUDE *bodily injury* and/or *property damage* arising out of:

1. the transport of property aboard a vehicle not owned or operated by *you*, unless injury or damage occurs from a condition that was created by *your* loading or unloading of the vehicle;
2. the presence of tools, uninstalled equipment, abandoned or unused materials; or
3. products or *work* for which the classification on the Declarations/Schedule states 'including *completed operations*'.