



EXCLUSION OF KNOWN LOSS OR DAMAGE

Refer to Supplemental Declarations if information is not shown on this form.

The exclusion under this endorsement is subject to the *terms* contained in the General Liability Coverage.

WHAT *WE* DO NOT PAY FOR:

We do not pay for any actual or alleged *bodily injury* or *property damage* caused by any *occurrence* of **known loss or damage** in progress prior to the inception of this policy.

We shall have no duty or obligation to defend any suit or action rising out of any *occurrence* of **known loss or damage** in progress prior to the inception of this policy.

ADDITIONAL DEFINITION:

Known loss or damage means the receipt of actual or constructive notice by *you*, or *your* authorized representative(s), of an *occurrence*, loss or claim in progress prior to the inception of this policy.

Known loss or damage shall have occurred at the earliest of:

1. the receipt of any notice of any actual or alleged claim of *bodily injury* or *property damage*;
2. the receipt of any demand, suit or process alleging *bodily injury* or *property damage*; or
3. the knowledge, acquired by any other means, of actual or alleged *bodily injury* or *property damage*.