

LIMITATION OF COVERAGE

Additional Named Insured

For use with:
Building Package Policy – DH 47-00
Building Package Policy (Named Peril) – DH 47-20

In consideration of the premium and subject to all the terms, conditions and limitations of the policy, it is understood and agreed that this endorsement modifies the policy to which it is attached as follows:

Coverage provided under The SECTION I – BUSINESS PROPERTY section does not apply to the ADDITIONAL NAMED INSURED shown on the Declarations Page.

The SECTION II – BUSINESS LIABILITY section is amended to apply the following limitations to the persons or entities shown on the Declarations Page as ADDITIONAL NAMED INSURED:

Coverage Limitations

1. Coverage is provided only with respect to **bodily injury** and **property damage** provided in the PREMISES LIABILITY COVERAGE section of SECTION II - BUSINESS LIABILITY, of the policy to which this endorsement is attached.
2. Coverage is limited to **bodily injury** or **property damage** occurring at the premises shown in the additional named insured provision on the Declarations Page.
3. If the additional named insured is a tenant or occupant of the premises to which this endorsement applies, coverage is further limited to any **occurrence** arising out of a condition of the common areas including parking areas.
4. Coverage does not apply to any **occurrence** taking place on or arising out of any portion of the premises occupied by the additional named insured.
5. This insurance does not apply to new construction, structural alterations or demolition operations performed by or for the additional named insured.

All other policy terms, limitations, and conditions remain unchanged.