

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.****BROAD FORM GENERAL LIABILITY ENDORSEMENT –  
TECHNOLOGY COMPANIES (MULTINATIONAL)**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

This endorsement extends certain coverages. The following listing and the headers in this endorsement are only for convenience. Provisions in this endorsement might be modified by other endorsements. Read the entire policy carefully to determine rights, duties and what is and is not covered.

<p><b>A. Section I – Coverages</b></p> <ol style="list-style-type: none"> <li>1. Expected or Intended Injury (Property Damage)</li> <li>2. Non-Owned Aircraft and Watercraft Under 55 Feet</li> <li>3. Broadened Property Damage – Rented Premises, Borrowed Equipment and Use of Elevators</li> <li>4. Personal and Advertising Injury Exclusions             <ol style="list-style-type: none"> <li>a. Insureds in Media and Internet Type Businesses</li> <li>b. Electronic Chatrooms or Bulletin Boards</li> </ol> </li> <li>5. Medical Payments – Increased Limits and Time Period</li> <li>6. Product Recall Expense Coverage</li> <li>7. Supplementary Payments – Cost of Bail Bonds and Loss of Earnings</li> </ol> <p><b>B. Section II – Who is an Insured</b></p> <ol style="list-style-type: none"> <li>1. Additional Insured – Broad Form Vendor</li> <li>2. Additional Insured – Written Contract, Agreement, Permit or Authorization</li> </ol>	<ol style="list-style-type: none"> <li>3. Incidental Malpractice by Employed Physicians, Nurses, EMTs and Paramedics</li> <li>4. User of Covered Watercraft</li> <li>5. Newly Acquired or Formed Organizations</li> </ol> <p><b>C. Section III – Limits of Insurance – Aggregate Limit Per Location</b></p> <p><b>D. Section IV – Commercial General Liability Conditions</b></p> <ol style="list-style-type: none"> <li>1. Duties in Event of Occurrence, Offense, Claim or Suit</li> <li>2. Waiver of Subrogation When Required by Written Contract or Agreement</li> </ol> <p><b>E. Section V – Definitions</b></p> <ol style="list-style-type: none"> <li>1. Bodily Injury – Includes Mental Anguish</li> <li>2. Mobile Equipment – Self-Propelled Snow Removal, Road Maintenance and Street Cleaning Equipment Less than 1,000 Pounds Gross Vehicle Weight</li> </ol>
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**A. Section I – Coverages****1. Expected or Intended Injury (Property Damage)**

The following is added to Exclusion 2.a. **Expected Or Intended Injury** of **Section I – Coverages – Coverage A – Bodily Injury and Property Damage Liability**:

This exclusion does not apply to “property damage” resulting from the use of reasonable force to protect persons or property.

**2. Non-Owned Aircraft and Watercraft Under 55 Feet****a. The following is added to Exclusion 2.g. Aircraft, Auto or Watercraft of Section I – Coverages – Coverage A – Bodily Injury and Property Damage Liability:**

This exclusion does not apply to an aircraft that is:

- (a) Hired, chartered or loaned with a paid crew; and
- (b) Not owned by any insured.

**b. The following replaces Exclusion 2.g.(2)(a) of Section I – Coverages – Coverage A – Bodily Injury and Property Damage Liability:**

- (a) Less than 55 feet long; and

**c. The following is added to Paragraph b.(1) in Paragraph 4. Other Insurance of Section IV – Commercial General Liability Conditions:**

This insurance is excess over any of the other valid and collectible insurance available to the insured that provides coverage for aircraft or watercraft not owned by any insured, whether such insurance is primary, excess, contingent or on any other basis.

### **3. Broadened Property Damage – Rented Premises, Borrowed Equipment and Use of Elevators**

- a. The following is added to Exclusion **2.j. Damage To Property of Section I – Coverages – Coverage A – Bodily Injury and Property Damage Liability**:

Paragraph **(1)** of this exclusion does not apply to “property damage” to real property you rent or temporarily occupy with permission of the owner.

Paragraph **(4)** of this exclusion does not apply to “property damage” to equipment you borrow while at a job site if the equipment is not being used by anyone to perform work or operations at the time of loss.

Paragraphs **(3)**, **(4)** and **(6)** of this exclusion do not apply to “property damage” arising out of the use of elevators at premises you own, rent, lease or occupy.

- b. The following replaces Paragraph **6.** of **Section III – Limits Of Insurance**:

**6.** Subject to Paragraph **5.** above, the Damage to Premises Rented to You Limit shown in the Declarations is the most we will pay under Coverage **A** for damages because of “property damage” to any one premises while rented to you or occupied by you with permission of the owner. If a Damage to Premises Rented to You Limit is not shown in the Declarations, that Limit will be \$500,000.

- c. The following is added to Paragraph **b.(1)** of Paragraph **4. Other Insurance of Section IV – Commercial General Liability Conditions**:

This insurance is excess over any of the other valid and collectible insurance available to the insured that provides coverage for real property you rent or temporarily occupy with the permission of the owner, borrowed equipment or use of elevators, whether such insurance is primary, excess, contingent or on any other basis.

### **4. Personal and Advertising Injury Exclusions**

- a. **Insureds in Media and Internet Type Businesses**

The following replaces Exclusion **2.j. Insureds In Media And Internet Type Businesses of Section I – Coverages – Coverage B – Personal and Advertising Injury Liability**:

“Personal and advertising injury” committed by an insured whose business is:

- (1)** Advertising, broadcasting, publishing or telecasting; or
- (2)** Designing or determining content of web sites for others.

However, this exclusion does not apply to Paragraphs **14.a.**, **b.** and **c.** of “personal and advertising injury” under the Definitions section.

For the purposes of this exclusion, the placing of frames, borders or links, or advertising for you, is not by itself considered the business of advertising, broadcasting, publishing or telecasting.

- b. **Electronic Chatrooms or Bulletin Boards**

The following replaces Exclusion **2.k. Electronic Chatrooms Or Bulletin Boards of Section I – Coverages – Coverage B – Personal and Advertising Injury Liability**:

“Personal and advertising injury” arising out of an electronic chatroom or bulletin board the insured hosts, owns or maintains for others.

### **5. Medical Payments – Increased Limits and Time Period**

The following provisions are modified only if Coverage **C** is not otherwise excluded by the provisions of this Coverage Part or any endorsement.

- a. The following replaces Paragraph **a.(3)(b)** in Paragraph **1. Insuring Agreement of Section I – Coverage C – Medical Payments**:

**(b)** The expenses are incurred and reported to us within three years of the date of the accident; and

- b. The following is added to Paragraph **7.** of **Section III – Limits Of Insurance**:

The Medical Expenses Limit for Coverage **C** is the greater of \$15,000 per person or the amount shown in the Declarations.

**6. Product Recall Expense Coverage**

- a. The following is added to **Section I – Coverages**:

<b>Product Recall Expense Schedule</b>	
Product Recall Aggregate Limit	\$ 50,000
Each Product Recall Limit	\$ 25,000
Each Product Recall Deductible	\$1,000
The limits and deductible in this Schedule apply to Product Recall Expense Coverage unless other amounts are shown in the Declarations.	

**PRODUCT RECALL EXPENSE COVERAGE**

We will pay “product recall expense” incurred by you or on your behalf for a “covered recall” to which this insurance applies. This insurance applies to “product recall expense” for a “covered recall” that takes place in the “coverage territory” and during the policy period. The amount we will pay for “product recall expense” is limited as described in **Section III – Limits Of Insurance**.

We will only pay the amount of “product recall expense” in excess of the Each Product Recall Deductible shown in the Schedule above. You must pay the Each Product Recall Deductible for each “covered recall” that is initiated.

- b. The following is added to **Section III – Limits Of Insurance**:

The Product Recall Aggregate Limit shown in the Schedule above is the most we will pay for the sum of all “product recall expense” incurred for all “covered recalls” initiated during the policy period.

Subject to the Product Recall Aggregate Limit, the Each Product Recall Limit shown in the Schedule above is the most we will pay for all “product recall expenses” arising out of any one “covered recall” for the same defect or deficiency.

- c. The following is added **Section IV – Commercial General Liability Conditions**:

**Duties In The Event Of “Covered Recall”**

1. You must report a “covered recall” to us as soon as practicable and no later than 30 days after you discover or are made aware of such recall.
2. No insured will, except at that insured’s own cost, voluntarily make a payment, assume any obligation, or incur any expense, other than for first aid, without our consent.
3. You must see to it that the following are done as soon as practicable after an actual or anticipated “covered recall” that may result in “product recall expense”:
  - (a) Give us notice of any discovery or notification that “your product” must be withdrawn or recalled, including a description of “your product” and the reason for the withdrawal or recall;
  - (b) Cease any further release, shipment, consignment or any other method of distribution of such product, as well as any similar products, until it has been determined that all such products are free from defects that could result in “product recall expense”;
  - (c) As often as may be reasonably required, permit us to:
    - (1) Inspect “your product” and take damaged and undamaged samples of “your products” for inspection, testing and analysis; and
    - (2) Examine and make copies from your books and records;
  - (d) Within 60 days of our request and providing you the necessary forms, send us a signed, sworn proof of loss containing the information we request to settle the claim; and
  - (e) Permit us to examine any insured under oath, while not in the presence of any other insured, at such times as may reasonably be required, about any matter relating to this

insurance or your claim, including an insured's books and records. An insured's answers to the examination must be signed.

**d.** The following are added to **Section V – Definitions**:

“Covered recall” means a recall of “your product” made necessary because the insured or a government entity has determined that a known or suspected defect, deficiency, inadequacy or dangerous condition in “your product” has resulted in, or will result in, “bodily injury” or “property damage”.

“Product recall expense”:

**a.** Means the following necessary and reasonable extra expenses incurred by you or on your behalf exclusively for the purpose of recalling “your product”:

- (1) Expenses for communications, including broadcast announcements or printed “advertisements” and associated stationery, envelopes and postage;
- (2) Expenses for shipping the recalled products from any purchaser, distributor or user to the place or places designated by you;
- (3) Expenses for overtime paid to your regular non-salaried “employees”;
- (4) Expenses for hiring “temporary workers”;
- (5) Expenses incurred by “employees”, including transportation and accommodations;
- (6) Expenses to rent additional warehouse or storage space; or
- (7) Expenses for proper disposal of “your product” if the disposal is necessary to avoid “bodily injury” or “property damage” and is other than regularly used to discard, trash or dispose of “your product”.

**b.** Does not include the following:

- (1) Damages, fines or penalties;
- (2) Defense expenses;
- (3) The cost of regaining your market share, goodwill, revenue or profit; or
- (4) Any expenses resulting from:
  - (a) Failure of any product to accomplish its intended purpose;
  - (b) Breach of warranties of fitness, quality, durability or performance;
  - (c) Loss of customer approval, or any cost incurred to regain customer approval;
  - (d) Redistribution or replacement of “your product” that was recalled with like products or substitutes;
  - (e) The insured’s caprice or whim;
  - (f) A condition any insured knew, or had reason to know, of at the inception of this insurance that was likely to cause loss; or
  - (g) Recall of “your products” that have no known or suspected defect solely because a known or suspected defect in another of “your products” has been found.

**7. Supplementary Payments – Cost of Bail Bonds and Loss of Earnings**

The following replaces Paragraphs **1.b.** and **1.d.** of **Supplementary Payments – Coverages A and B** in **Section I – Coverages**:

- b.** Up to \$2,500 for cost of bail bonds required because of accidents or traffic law violations arising out of the use of any vehicle to which the Bodily Injury Liability Coverage applies. We do not have to furnish these bonds.
- d.** All reasonable expenses incurred by the insured at our request to assist us in the investigation or defense of the claim or “suit”, including actual loss of earnings up to \$250 a day because of time off from work.

## B. Section II – Who is an Insured

### 1. Additional Insured – Broad Form Vendor

- a. **Section II – Who Is An Insured** is amended to include as an additional insured any person or organization (referred to below as “vendor”) with whom you have agreed in a written contract or agreement to provide insurance, but only with respect to “bodily injury” or “property damage” arising out of “your products” that are distributed or sold in the regular course of the vendor’s business. But none of these vendors are an additional insured:
- (1) If the “products-completed operations hazard” is excluded under the Coverage Part or by endorsement;
  - (2) If the vendor is a person or organization from whom you have acquired the products, or any ingredient, part or container entering into, accompanying or containing those products;
  - (3) For “bodily injury” or “property damage” for which the vendor is obligated to pay damages by reason of the assumption of liability in a contract or agreement unless that the vendor would have otherwise been liable for such “bodily injury” or “property damage” in the absence of that contract or agreement; or
  - (4) For “bodily injury” or “property damage” caused by or arising out of:
    - (a) Any express warranty not authorized by you;
    - (b) Any physical or chemical change in the product made intentionally by the vendor;
    - (c) Repackaging, except when unpacked solely for the purpose of inspection, demonstration, testing or the substitution of parts under instructions from the manufacturer, and then repackaged in the original container;
    - (d) Any failure to make such inspections, adjustments, tests or servicing as the vendor has agreed to make or normally undertakes to make in the usual course of business, in connection with the distribution or sale of the products;
    - (e) Operations to demonstrate, install, service or repair, except those operations performed at the vendor’s premises in connection with the sale of the product;
    - (f) Products which, after distribution or sale by you, have been labeled or relabeled or used as a container, part or ingredient of any other thing or substance by or for the vendor; or
    - (g) The sole negligence of the vendor for its own acts or omissions or those of its employees or anyone else acting on its behalf, unless such act or omission is:
      - (i) In the course of repackaging “your products” in the original container after unpacking solely for the purpose of inspection, demonstration, testing or the substitution of parts under instructions from the manufacturer;
      - (ii) A demonstration, installation, servicing or repair operation of “your products” performed at the vendor’s premises in connection with the sale of the product; or
      - (iii) An inspection, adjustment, test or servicing of “your products” the vendor has agreed to make or normally undertakes to make in the usual course of business, in connection with the distribution or sale of the products.
- b. The insurance afforded to such vendor under Paragraph a. above:
- (1) Applies only to the extent permitted by law; and
  - (2) Will not be broader than that which you are required by the contract or agreement to provide to such vendor.
- c. The following is added to **Section III – Limits Of Insurance**:
- The most we will pay on behalf of a vendor that qualifies as an additional insured is the amount of insurance:
- a. Required by the contract or agreement; or
  - b. Available under the applicable Limits of Insurance shown in the Declarations;
- whichever is less. This provision does not increase the applicable Limits of Insurance shown in the Declarations.

## 2. Additional Insured – Written Contract, Agreement, Permit or Authorization

- a. **Section II – Who Is An Insured** is amended to include as an additional insured any person or organization with whom you have agreed in a written contract, agreement, permit or authorization to provide insurance but only with respect to liability for injury or damage caused, in whole or in part, by your acts or omissions or the acts or omissions of those acting on your behalf for:
- (1) “Bodily injury”, “property damage” or “personal and advertising injury” in the performance of your ongoing operations, and only until your operations are completed, for such person or organization at the location designated in the contract, agreement, permit or authorization;
  - (2) “Bodily injury”, “property damage” or “personal and advertising injury” in the maintenance, operation or use of equipment leased to you by such person or organization; or
  - (3) “Bodily injury”, “property damage” or “personal and advertising injury” in connection with premises you own, rent, lease or occupy.
- b. The insurance afforded to an additional insured under Paragraph a. above does not apply:
- (1) Unless:
    - (a) The contract or agreement is executed, or the permit or authorization is issued, before the “bodily injury”, “property damage” or “personal and advertising injury” occurs; and
    - (b) The contract, agreement, permit or authorization is in effect or becomes effective during the policy period.
  - (2) To any:
    - (a) Person or organization included as an insured under any other provision of this policy, including this or any other endorsement;
    - (b) Lessor of equipment after the equipment lease terminates or expires;
    - (c) Owner or other interests from whom land has been leased;
    - (d) Manager or lessor of premises if:
      - (i) The “occurrence” takes place after you cease to be a tenant in that premises; or
      - (ii) The “bodily injury”, “property damage” or “personal and advertising injury” arises out of structural alterations, new construction or demolition operations performed by or on behalf of the manager or lessor.
    - (e) Person or organization if the “bodily injury”, “property damage” or “personal and advertising injury” arising out of the rendering of, or the failure to render, any professional architectural, engineering or surveying services, including:
      - (i) The preparing, approving, or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or
      - (ii) Supervisory, inspection, architectural or engineering activities.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the “occurrence” which caused the “bodily injury” or “property damage”, or the offense which caused the “personal and advertising injury”, involved the rendering of or the failure to render any professional architectural, engineering or surveying services; or
    - (f) “Bodily injury” or “property damage” occurring after:
      - (i) All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
      - (ii) That portion of “your work” out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.
- c. The insurance afforded to an additional insured under Paragraph a. above:
- (1) Applies only to the extent permitted by law; and

(2) Will not be broader than that which you are required by the contract, agreement, permit or authorization to provide to such additional insured.

d. With respect to the insurance afforded to an additional insured under Paragraph a. above:

(1) The following is added to Paragraph 4. **Other Insurance of Section IV – Commercial General Liability Conditions:**

Regardless of the provisions of Paragraphs a. and b. above, this insurance is primary to, and will not seek contribution from, any other insurance available to an additional insured if:

(1) Such additional insured is a Named Insured under that other insurance; and

(2) You have agreed in the contract, agreement, permit or authorization that this insurance would be primary and would not seek contribution from any other insurance available to such additional insured.

(2) The following is added to **Section III – Limits Of Insurance:**

The most we will pay on behalf of the additional insured is the amount of insurance:

a. Required by the contract, agreement, permit or authorization; or

b. Available under the applicable Limits of Insurance shown in the Declarations;

whichever is less. This provision does not increase the applicable Limits of Insurance shown in the Declarations.

### 3. **Incidental Malpractice by Employed Physicians, Nurses, EMTs and Paramedics**

a. The following is added to Paragraph 2.a.(1)(d) of **Section II – Who Is An Insured:**

But an “employee” or “volunteer worker” employed or volunteering as a physician, dentist, nurse, emergency medical technician or paramedic is an insured if you are not engaged in the business or occupation of providing professional health care services.

b. The following is added to Paragraph b.(1) in Paragraph 4. **Other Insurance of Section IV – Commercial General Liability Conditions:**

This insurance is excess over any of the other valid and collectible insurance available to the insured for coverage for insured “employee” or volunteer worker who is a physician, dentist, nurse, emergency medical technician or paramedic, whether such insurance is primary, excess, contingent or on any other basis.

### 4. **User of Covered Watercraft**

a. **Section II – Who Is An Insured** is amended to include as an additional insured any person or organization who uses, or is responsible for the use of, a watercraft covered by this policy if the use is with your express or implied consent. But no such person or organization is an insured with respect to:

a. “Bodily injury” to that person’s or organization’s “employee”; or

b. “Property damage” to property:

(1) Owned, occupied or used by; or

(2) In the care, custody or control of, rented to or over which physical control is being exercised for any purpose by;

that person or organization.

b. The following is added to Paragraph b.(1) in Paragraph 4. **Other Insurance of Section IV – Commercial General Liability Conditions:**

This insurance is excess over any of the other valid and collectible insurance available to the insured for use of, or responsibility for use of, a watercraft covered by this policy, whether such insurance is primary, excess, contingent or on any other basis.

### 5. **Newly Acquired or Formed Organizations**

The following replaces Paragraph 3.a. of **Section II – Who Is An Insured:**

a. Coverage under this provision is afforded only until the end of the policy period;

## C. **Section III – Limits of Insurance – Aggregate Limit Per Location**

The following is added to Paragraph 2. of **Section III – Limits Of Insurance:**

The General Aggregate Limit applies separately to each “location” of yours. As used in this provision, “location” means premises you own, rent or lease involving the same or connecting lots, or whose connection is interrupted only by a street, roadway, waterway or right-of-way of a railroad.

#### **D. Section IV – Commercial General Liability Conditions**

##### **1. Duties in the Event of Occurrence, Offense, Claim or Suit**

The following is added to Paragraph **2. Duties In The Event Of Occurrence, Offense, Claim Or Suit of Section IV – Commercial General Liability Conditions**:

The requirements that you must notify us of an “occurrence”, offense, claim or “suit”, or send us documents concerning a claim or “suit”, apply only if the “occurrence”, offense, claim or “suit” is known to:

- (1) You, if you are an individual;
- (2) A partner, if you are a partnership;
- (3) An “executive officer” or insurance or risk manager, if you are a corporation; or
- (4) A manager, if you are a limited liability company.

The requirement that you must notify us as soon as practicable of an “occurrence” or an offense that may result in a claim does not apply if you report the “occurrence” or offense to your workers’ compensation insurer and that “occurrence” or offense later develops into a liability claim for which coverage is provided by this policy. But as soon as you become aware that an “occurrence” or offense is a liability claim rather than a workers’ compensation claim, you must comply with all parts of Paragraph **2. Duties In The Event Of Occurrence, Offense, Claim Or Suit of Section IV – Commercial General Liability Conditions**.

##### **2. Waiver of Subrogation When Required by Written Contract or Agreement**

The following is added to Paragraph **8. Transfer of Rights of Recovery Against Others to Us of Section IV – Commercial General Liability Conditions**:

We will waive any right of recovery we may have against any person or organization because of payments we make for injury or damage arising out of your ongoing operations or “your work” included within the “products-completed operations hazard” if the operations or work is done under a written contract or agreement with that person or organization, but only if the contract or agreement is executed before the “bodily injury” or “property damage” occurs and requires you to waive your rights of recovery.

#### **E. Section V – Definitions**

##### **1. Bodily Injury – Includes Mental Anguish**

The following is added to Paragraph **3. of Section V – Definitions**:

“Bodily injury” includes mental anguish resulting from bodily injury, sickness, or disease sustained by a person at any time.

##### **2. Mobile Equipment – Self-Propelled Snow Removal, Road Maintenance and Street Cleaning Equipment Less than 1,000 Pounds Gross Vehicle Weight**

The following is added after Paragraph **12.f.(1) of Section V – Definitions**:

But a self-propelled vehicle of less than 1,000 pounds gross vehicle weight that is maintained primarily for purposes other than transportation of persons or cargo with permanently attached equipment for snow removal, road maintenance (other than construction or resurfacing) or street cleaning will be considered “mobile equipment” and not an “auto”.