



CERTIFICATE OF INSURANCE: WHAT YOU SHOULD KNOW

PURPOSE:

To assist individuals with reviewing and evaluation a Certificate of Insurance provided by outside entities through expansion of knowledge in each section of the certificate.

DIRECTIONS FOR USE:

1. Review the sample standardized Certificate of Insurance.
2. Review information on pages 1 through 11 which corresponds to the sections numbered on the Certificate of Insurance.
3. Provide written comments on the contractors certificate being reviewed and request all changes be completed and approved prior to work commencing.



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER 1.	CONTACT NAME: 3.	
	PHONE (A/C, No, Ext):	FAX (A/C, No):
INSURED 2.	E-MAIL ADDRESS:	
	4. INSURER(S) AFFORDING COVERAGE	
	INSURER A:	
	INSURER B:	
	INSURER C:	
	INSURER E:	

COVERAGES **CERTIFICATE NUMBER:** **REVISION NUMBER:**

5 THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDE INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
5a	GENERAL LIABILITY 6. <input type="checkbox"/> COMMERCIAL GENERAL LIABILITY 6a <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR 6b <small>(Owners & contractors Protective)</small> <input type="checkbox"/> (Garage Keeper Liability) 6d GEN'L AGGREGATE LIMIT APPLIES PER: 6e <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC	5b	5c	6f	6g	6g	6h EACH OCCURRENCE \$ 6i DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 6j MED EXP (Any one person) \$ 6k PERSONAL & ADV INJURY \$ 6l GENERAL AGGREGATE \$ 6m PRODUCTS - COM/POP AGG \$
	AUTOMOBILE LIABILITY 7. <input type="checkbox"/> ANY AUTO 7a <input type="checkbox"/> ALL OWNED AUTOS 7b <input type="checkbox"/> HIRED AUTOS 7c <input type="checkbox"/> SCHEDULED AUTOS 7d <input type="checkbox"/> NON-OWNED AUTOS 7e						7f COMBINED SINGLE LIMIT (Ea accident) \$ 7g BODILY INJURY (Per person) \$ 7h BODILY INJURY (Per accident) \$ 7i PROPERTY DAMAGE (Per accident) \$
	UMBRELLA LIAB 8a EXCESS LIAB 8b DED RETENTION \$ 8c			OCCUR (see 6b above) CLAIMS-MADE (see 6b above)			8d EACH OCCURRENCE \$ 8e AGGREGATE \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY 9. ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? 9a <input type="checkbox"/> Y/N <small>(Mandatory in NH)</small> If yes, describe under DESCRIPTION OF OPERATIONS below		N/A				9b W/C STATUTORY LIMITS OTH-ER 9c E.L. EACH ACCIDENT \$ 9c E.L. DISEASE - EA EMPLOYEE \$ 9c E.L. DISEASE - POLICY LIMIT \$
	10.						

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
 11.

CERTIFICATE HOLDER 12.	CANCELLATION 13. SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE 14.

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**CERTIFICATE OF INSURANCE:
WHAT YOU SHOULD KNOW**

1. **Producer:** The Producer is the insurance broker or agent representing the insured that procured the insurance coverage for the insured entity.

What you should know - This is the entity that prepared the Certificate in most instances.

2. **Insured:** The Insured is the entity that has purchased the insurance coverages that are stated on the Certificate of Insurance and is considered the first named insured.

What you should know - This entity should be the contractor or other party that has been requested to provide coverage.

3. **This Certificate is issued as a matter of information only and confers no rights upon the Certificate Holder. This Certificate does not affirmatively or negatively amend, extend or alter the coverage afforded by the policies below. This certificate of insurance does not constitute a contract between the issuing insurer(s), authorized representative or producer, and the certificate holder. Important: If the certificate holder is an Additional Insured, the policy(ies) must be endorsed. If Subrogation is waived, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).** This statement expresses that the intent of a Certificate of Insurance is merely to show the Certificate Holder that the insured had purchased the insurance coverages stated on the Certificate. However, it also indicates that the Certificate Holder has no legal right to be covered by the insurance in place, as the Certificate is not a contract. The statement also indicates that regardless of what the Certificate states, the only coverage terms and conditions that are applicable are those stated on the actual insurance policies. The Certificate cannot legally change or alter the actual insurance policy, in any manner.

What you should know - This statement tells you that unless you are named as an additional insured on the actual policy, you will have no legal rights or access to the stated coverages. The insurer must issue an additional insured endorsement on the policy for any party other than the named insured to have coverage.

4. **Insurer(s) Affording Coverage:** This section is used to identify the insurance companies issuing the policies stated below and put an alphabetical identification on each insurance company to assist in determining what insurance company is issuing what policies.

What you should know - You should obtain the A.M. Best Rating for each insurer. It is recommended that each insurer have a Best Rating of A-, VII or higher to be deemed acceptable. The NAIC # should be filled in for each insurer. The "NAIC #" is the number assigned to identify a multi-state insurance company by the National Association of Insurance Commissioners. The NAIC is an organization of insurance regulators from the 50

states that coordinate regulation of multi-state insurers.

5. **Coverages:** This statement conveys that the insurance policies listed below were issued to the insured and that all insurance provided to the insured is subject to the normal policy terms, exclusions and conditions. It also states that the limits of coverage shown may actually be lower due to claims already paid out during the stated policy period.

What you should know - The only way to verify whether the limits shown have been reduced is to obtain a current loss report from the insured for the policy period in question. You can also request a project specific aggregate, which would eliminate the risk of claims from other named insured projects reducing available limits.

- 5a. **INSR LTR:** This letter will identify which insurance company is providing coverage for each Policy identified on the Certificate.

What you should know – Each policy should have a letter assigned to it so you know which insurance company is providing the coverage in order to check the A.M. Best Rating.

- 5b. **ADDL INSR:** A “Y” for yes or “X” in this area will identify if the insurance company has been requested to issue an additional insured endorsement for the certificate holder.

What you should know – If the producer (broker) adds a “Y” or “X” for yes here but does not confirm the insurance company has issued an additional insured endorsement, no coverage will exist for the certificate holder. Request Insurance Service Office (ISO) Additional Insured Endorsements CG 2010 (Exhibit A) or CG 2026 (Exhibit B).

- 5c. **SUBR WVD:** A “Y” for yes or “X” in this area will indicate if the certificate holder has requested or has a requirement in the contract that subrogation recovery rights be waived by the named insured’s insurance company.

What you should know – In order for the subrogation rights of the insurer to be legally waived in some policies, the producer (broker) must confirm that a subrogation waiver endorsement has been issued by the insurer.

6. **General Liability:** General Liability is provided for protection from liability arising out of the insureds premises or ongoing operations, products and completed operations.

- 6a. **Commercial General Liability** or CGL is the current proper name for General Liability coverage exposures arising out of a business operation.

What you should know - CGL will provide you with broad, standardized coverage terms. You should ask for the use of Insurance Services Office (ISO) CG0001 forms as they will provide broad coverage, which has been case law (court) interpreted. Manuscript forms are those forms written specifically by or for an insurance company and the coverage

provided can vary greatly. If manuscript forms are being used, a certified copy of the form should be requested for review of the scope of coverage being provided.

- 6b. Claims-made and Occurrence** are two types of general liability coverage forms. The difference in the two forms is in the event that triggers coverage. In an occurrence form policy, coverage is provided for occurrences taking place during the policy period, regardless of when an actual claim is made or reported. With a claims-made policy, the occurrence must have taken place during the policy period and the claim must also be made or reported during the policy period or some short reporting period for coverage to be afforded.

What you should know - You should require an Occurrence Form CGL policy from all contractors as claims-made policies limit the coverage afforded and is rarely used in today's marketplace for general liability coverage. One exception being Professional Liability Coverage (i.e., architects, engineers, etc.), which is usually only available in a claims-made policy format.

- 6c. Owners and Contractors Protective (OCP) Liability** policies should be inserted on this blank line when requested by owner/certificate holder. The OCP coverage provides separate coverage limits that are contract or job specific. These policies are issued with the owner/certificate holder as the named insured.

What you should know - OCP policies provide separate limits of coverage in addition to any limits an additional insured may have access to from the named insured. However, OCP policies only provide coverage for vicarious liability of the owner (principal/agent relationship) and general supervision.

- 6d. Garage Keepers Liability** should be inserted on this blank line when requested by the certificate holder. This liability coverage provided to auto service facilities, also includes coverage for damage to customer's vehicles in their care, custody and control.

What you should know - This specialized general liability coverage is used by auto dealer and service facilities and is specifically designed to cover their unique exposures.

- 6e. General Aggregate Limit Applies Per:** This section identifies whether the general aggregate or the most the policy will pay regardless of the number/amount of claims, applies for the whole named insured's policy, or separately to a specific location or project.

What you should know – A typical general aggregate limit applies to the entire named insured "policy" and can be reduced if the named insured has had other claims from other projects during the policy period. A safer way to handle the general aggregate issue would be to request a per "project" or "location" aggregate, which would only apply to claims from the certificate holder jobs, or at a minimum, request a general aggregate limit of twice the per occurrence limit.

- 6f. **Policy Number** should be stated to assist in accessing the needed coverage if a claim should arise.

What you should know - This area is often left blank. Insist that all policy numbers be provided, so if a loss does occur, you will be able to identify a specific policy that should be providing coverage to the insurance company, broker or court system, if needed. (Above will apply for all policies).

- 6g. **The Policy Effective and Expiration Dates** inform you when a policy begins and ends. It is important to be sure that performance of work on the contract will be within the policy period.

What you should know - If a contract or job will go beyond the expiration date of the policy, your contract should require that an updated certificate with the additional insured endorsement be provided 30 days prior to expiration of the current policy. If an updated Certificate/endorsement is not received, work may need to be discontinued. (Above will apply to all policies).

- 6h. **Each Occurrence** is the most the insurance policy will pay under one occurrence regardless of the total amount of damages.

What you should know - There may be additional per occurrence limits available under an umbrella liability or excess policy.

- 6i. **Damage to Rental Premises (each occurrence)** is the most the liability policy will pay for damages that you are legally liable for in premises you rent that are in your care, custody and control. This area provides you with limited coverage for property in your care, custody and control, which is normally excluded under your general liability coverage and covered under your first party property policy.

What you should know - Damage that you are legally liable for to third party property not in your care, custody and control is covered under the "Each Occurrence" (6h) liability limits. This area will normally not be an issue for contractors.

- 6j. **Medical Expenses (any one person)** is a no fault medical expense coverage provided to third parties injured on premises you own, rent, or on ways next to these premises or injured because of your operations.

What you should know - Contractors should have this no fault coverage, as it will provide limited coverage for injuries to third parties because of their operations, regardless of fault, and be used to mitigate any potential liability exposures.

- 6k. **Personal and Advertising Injury** is "Coverage B" under a CGL policy. It provides coverage for liability arising out of personal injury (i.e., slander, libel, wrongful eviction, false

arrest, malicious prosecution, invasion of privacy) and advertising injury (i.e., slander, libel, invasion of privacy in the advertising of your goods/services, style of business, misappropriation of advertising ideas, infringement of copyright, title, slogan).

What you should know – Most often, you are looking for coverage for liability arising out of bodily injury and/or property damage to a third party, and this coverage should not be applicable.

- 6l. The **General Aggregate** is the most an insurance policy will pay in a given policy period, regardless of the number of insureds or claims.

What you should know - We recommend that the general aggregate be at least twice the occurrence limit unless there is a project or location specific aggregate. (See 6e.)

- 6m. The **Products-Completed Operations Aggregate** is the most that the policy will pay in a given policy period for liability arising out of the products-completed operations hazard.

What you should know - Completed Operations coverage would normally not be provided to the additional insured as coverage for the additional insured usually ceases once the job is completed. If you are intending to have continued liability coverage once the job is completed for a limited period of time (i.e., 6 months to 2 years) then the contract should require this extended coverage and subsequent Certificate of Insurance/endorsement evidencing this coverage should be obtained in the form of ISO Additional Insured Endorsement CG 2037 (Exhibit C).

7. **Automobile Liability:** Coverage is provided for protection from liability arising out of negligent operation, maintenance or use of a covered auto, which results in bodily injury or property damage to a third party.

What you should know - You do not need to be named as additional insured on the contractor's auto liability policy. The reason for this is that the definition of an insured, on an ISO CA 0001 Business Auto Policy, states that "Anyone liable for the conduct of insured" is also considered an insured.

- 7a. **Any Auto** (symbol 1 on auto policy) is used to state that any auto is covered regardless of ownership.

- 7b. **All Owned Autos** (symbol 2 on auto policy) is used to state that only the autos the insured owns and any trailers they don't own that are attached to the owned autos are covered.

- 7c. **Hired Autos** (symbol 8 on auto policy) is used to state that only those autos the insured has leased, hired, rented or borrowed are covered. However, coverage is not afforded for autos of employees, partners or their families.

- 7d. **Scheduled Autos** (symbol 7 on auto policy) is used to state that only autos actually listed

in the Policy Declaration's section are covered in addition to any non-owned trailers while attached to covered autos.

- 7e. Non-Owned Autos** (symbol 9 on auto policy) is used to state that only autos the insured does not own, lease, hire, rent or borrow are covered when used for insurer's business use. This also includes coverage for autos of the insurer's employees, partners and their families for business or personal use.

What you should know - The above coverage symbols that you will want your contractor to have will depend on what types of vehicles are being used. (i.e., company autos, employee's autos, leased autos, etc.).

- 7f. Combined Single Limit** is the most the policy will pay for third party bodily injury and property damage combined for each accident.

What you should know - We recommend using combined single limit rather than separate bodily injury and property damage limits as the full amount of coverage can be used for either bodily injury or property damage.

- 7g. Bodily Injury (per person)** would be the most the policy would pay for bodily injury to one person from each accident.

What you should know - We recommend using combined single limit so this section would not apply.

- 7h. Bodily Injury (per accident)** would be the most the policy would pay for bodily injury from each accident, regardless of the number of persons injured.

What you should know - We recommend using combined single limit so this section would not apply.

- 7i. Property Damage** would be the most the policy would pay for third party property damage resulting from one accident.

What you should know - We recommend using combined single limit so this section would not apply.

- 8a. Umbrella Liability** is a type of policy that provides excess liability coverage over a primary general liability policy (#6), and can also provide excess limits over several other policies such as Auto Liability, Public Officials or Directors & Officers Liability and even Employers Liability. Most umbrella forms use the underlying policy document to interpret the scope of coverage provided. In certain instances, an umbrella form may provide broader coverage than the underlying form and drop down to provide primary coverage. In these situations, a self-insured retention (usually 10,000 or greater) will be required to be paid by the insured

before the policy would provide primary coverage.

What you should know - In order to determine the total liability limits for each line of coverage, it is necessary to verify what underlying policies the umbrella is providing excess coverage on.

- 8b. Excess Liability** indicates the policy is not in an umbrella form, which provides coverage over several, underlying policies, but a separate policy providing excess coverage limits. The policy may be a manuscript form which is written by/for a specific insurance company. The policy may also be a standard excess liability policy with coverage terms that may differ from the underlying policies.

What you should know - If the excess liability coverage is not in an umbrella form, it may not be providing the same coverage as the underlying policy form. Also, if the excess coverage is on a manuscript basis, a certified copy of the policy should be requested to determine the scope of coverage provided.

- 8c. Deductible or Retention.** A deductible will most often be used on an excess liability policy, while a retention amount will often apply on an umbrella liability policy. The named insured (contractor) would owe a retention amount (often \$10,000) when the policy drops down to provide primary coverage for gaps in coverage between primary and umbrella coverage forms.

- 8d. Each Occurrence** indicates the maximum amount that the excess policy will pay for liability arising out of one occurrence, regardless of the total amount of damages.

What you should know - The Each Occurrence limits of excess coverage is provided in addition to the Each Occurrence limits of primary general liability coverage (#6h).

- 8e. Aggregate** is the total amount the excess policy will pay in a given policy period regardless of the number of claims or occurrences.

What you should know - The aggregate shown on the Certificate of Insurance will be reduced by any claim payments or reserves for claims that have already occurred and been reported in the policy period. The Certificate will not reflect any reductions in aggregate amounts. The only way to determine if the actual aggregate has been reduced is by requesting and reviewing a current loss report of the insured.

- 9. Workers Compensation and Employers Liability:** Coverage is provided to cover liability arising out of employee injuries/diseases occurring in the course and scope of their employment.

What you should know - Employers Liability is used to cover liability actions against an employer arising out of a work related accident or illness. Those claims usually arise when

an employee files a liability claim against a third party alleging that the third party's negligence caused or contributed to the work related injury or illness. It is then possible for the third party to file a contribution action or bring the employer into the liability suit alleging the employer's negligence caused or contributed to the accident. There are other incidents, which are more infrequent, which could give rise to an Employers Liability claim. Some recent Illinois case law reduces the employer's exposure in this area. Please call the IRMA office if you need additional information on these areas.

- 9a. **The Proprietor/Partners/Executive Officers Are:** This statement provides verification of whether or not the insured/contractor's owners and officers are covered under their workers' compensation policy.

What you should know - The Illinois Workers' Compensation Act does not require that 'owners or officers be covered for workers' compensation. If any owner or officer of a contractor will be working on your contract or project, then they should be covered for workers' compensation coverage to avoid any possibility of the exposure being unintentionally transferred to you if he/she is seriously injured.

- 9b. **Statutory Limits** states that their workers' compensation coverage will provide the maximum amount that can be awarded by the Illinois Industrial Commission for each employee involved.

What you should know - There cannot be any higher limit than statutory limits, which provide full coverage regardless of amount for employee injuries.

- 9c. **Each Accident/Disease-Policy Limit/Disease-Each Employee** is used to define the employers' liability coverage limits or Coverage B under the Illinois Workers' Compensation Act.

What you should know - As previously stated, some recent Illinois case law known as the Kotecki decision has significantly reduced the employer's exposure in this area. The case law caps the employer's liability exposure to the amount of any workers' compensation lien. Employers' liability coverage protects an employer from tort liability claims arising out of a workers' compensation injury or illness. The majority of claims in this coverage area arise when an employee is injured due to the alleged negligence of a third party. The employee's sole remedy against his employer is for workers' compensation benefits. However, the employee can file a third party liability claim against a negligent third party involved in the accident or injury. The third party then has the legal right to bring the employer into the law suit for contribution if the third party alleges that the employer is somehow negligent (i.e., negligent maintenance of equipment). For more details, contact the IRMA office.

10. **Blank Box:** May be utilized to state professional liability and other specialty coverages that may be needed due to the nature of the work being performed.

What you should know - If special assistance is needed to evaluate this area, please contact Dan LeTourneau at the IRMA office.

11. **Description of Operations/Locations/Vehicles/Special Items:** This section can be used to describe special operations, identify a specific job site/location or contract number as well as indicate additional insured to the liability coverage.

What you should know - If the Certificate of Insurance states you are an additional insured, it is not a guarantee that you are named as additional insured on the actual insurance policy. You should request a copy of the actual additional insured endorsements, ISO forms CG 2010(Exhibit A) or CG 2026(Exhibit B). You should also request that the Certificate state the requirement that coverage be provided to the additional insured on a primary and non-contributory basis and require ISO endorsement CG 20 01(Exhibit D) to confirm.

12. **Certificate Holder:** Entity to which the Certificate of Coverage is issued, usually the owner.

What you should know - The Certificate Holder is not entitled to any rights of the insurance policies stated on the Certificate. To have access to the liability policies of the contractors, the Certificate Holder must also be endorsed as an additional insured on the actual insurance policy.

13. **Cancellation:** This sentence states that notice of policy cancellation from the insurance companies will only be provided to the Certificate Holder if it is required by the insurance policy provisions. This is a change from previous language, which used to state a notice timeframe from 10-30 days.

What you should know – Because of the revised cancellation wording, the additional insured should now require they be added to the policy by endorsement as a “Cancellation Notice Recipient.” This will be needed to ensure notice of policy cancellation will be sent. You should also note that the insurance company could cancel a policy with only 10 days written notice for non-payment of premiums by the named insured.

14. **Authorized Representative:** The insurance company or producer/broker who has been authorized to sign the Certificate.

What you should know - Not all producers/brokers are authorized to sign or issue a Certificate of Insurance. It is also important to verify that any additional insured status indicated on the Certificate has been agreed to and is being endorsed onto the actual insurance policy by the insurance company.

Special Note: It is important that all Certificates of Insurance and additional insured

endorsements are received, reviewed and approved prior to the start of any work.

For questions or additional information, please contact Dan LeTourneau, Director of Risk Management Services, at the IRMA office.

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POLICY NUMBER:

COMMERCIAL GENERAL LIABILITY
CG 20 10 07 04

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ADDITIONAL INSURED – OWNERS, LESSEES OR
CONTRACTORS – SCHEDULED PERSON OR
ORGANIZATION**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Name Of Additional Insured Person(s) Or Organization(s):	Location(s) Of Covered Operations
SAMPLE	SAMPLE
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to "bodily injury" or "property damage" occurring after:

1. 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
2. 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.

POLICY NUMBER:

COMMERCIAL GENERAL LIABILITY
CG 20 26 07 04

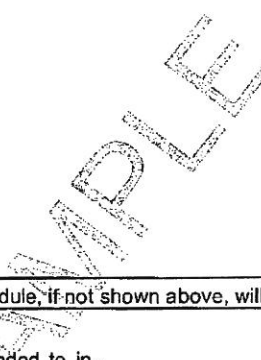
THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ADDITIONAL INSURED – DESIGNATED
PERSON OR ORGANIZATION**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Name Of Additional Insured Person(s) Or Organization(s)

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by your acts or omissions or the acts or omissions of those acting on your behalf:

- A. In the performance of your ongoing operations; or
- B. In connection with your premises owned by or rented to you.

POLICY NUMBER:

COMMERCIAL GENERAL LIABILITY
CG 20 37 07 04

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ADDITIONAL INSURED – OWNERS, LESSEES OR
CONTRACTORS – COMPLETED OPERATIONS**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Name Of Additional Insured Person(s) Or Organization(s):	Location And Description Of Completed Operations
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

Section II – Who Is An Insured is amended to include as an additional insured, the person(s) or organization(s) shown in the Schedule, but only with respect to liability for "bodily injury" or "property damage" caused, in whole or in part, by "your work" at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the "products-completed operations hazard".

