EXCLUSION - SNOW REMOVAL OPERATIONS

THIS ENDORSEMENT MODIFIES THE COMMERCIAL LIABILITY COVERAGES PROVIDED BY THIS POLICY.

Under EXCLUSIONS THAT APPLY TO BODILY INJURY, PROPERTY DAMAGE, PERSONAL INJURY, AND/OR ADVERTISING INJURY, the following is added:

14. "We" do not pay for "bodily injury", "property damage", or "personal injury", or "advertising injury" that arises out of:
   1. Any operations that involve the removal of snow and/or ice by any means and/or methods;
   2. The "products/completed work hazard" arising from those operations.

Under ADDITIONAL EXCLUSIONS THAT APPLY ONLY TO MEDICAL PAYMENTS, the following is added:

10. "We" do not pay for medical expenses for "bodily injury" that arise out of:
    1. Any operations that involve the removal of snow and/or ice by any means and/or methods;
    2. The "products/completed work hazard" arising from those operations.

Under ADDITIONAL EXCLUSIONS THAT APPLY ONLY TO MEDICAL PAYMENTS, the following is added:
10. "We" do not pay for medical expenses for "bodily injury" that arise out of:
    1. Any operations that involve the removal of snow and/or ice by any means and/or methods.

_________________________    ____________
Insured Signature            Date

_________________________    _____________
Broker Signature            Date