

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LIMITATION – PROPERTY DAMAGE TO UNDERGROUND PROPERTY

This endorsement modifies insurance provided under the following:

ENVIRONMENTAL SERVICES LIABILITY COVERAGE FORM
ENVIRONMENTAL SERVICES BUSINESSOWNERS COVERAGE FORM, PART II - LIABILITY

- A.** The following exclusion is added to paragraph 2., Exclusions, of Section I – Coverages, Commercial General Liability Coverage **A** Bodily Injury and Property Damage Liability.

This insurance does not apply to:

Property Damage to Underground Property or Excavating Damage

1. “Property damage” to underground property; or
2. Any damage arising out of or resulting from excavation operations performed by you or anyone acting on your behalf.

- B.** The following exclusion is added to paragraph 2., Exclusions, of Section I – Coverages, Coverage **D** Contractors’ Pollution Liability.

This insurance does not apply to:

Property Damage to Underground Property or Excavating Damage

1. “Property damage” to underground property; or
2. Any damage arising out of or resulting from excavation operations performed by you or anyone acting on your behalf; or
3. “Environmental damage” resulting from “pollution conditions” caused by “covered operations” of the insured damaging underground property.

- C.** The following exclusion is added to paragraph 2., Exclusions, of Section I – Coverages, Coverage **E** Consultants’ Professional Liability.

This insurance does not apply to:

Property Damage to Underground Property or Excavating Damage

1. Damages directly resulting from a “wrongful act” that results in “property damage” to underground property; or
2. Any damage arising out of or resulting from excavation operations performed by you or anyone acting on your behalf.

- D.** However, the exclusions in paragraphs **A** and **B** above do not apply if the insured or anyone acting on the insured’s behalf contacted the utility location service prior to the excavation operations and followed the instructions while performing the excavation operations regarding:

1. The location of the excavation operations; and
2. The means by which the excavation operations were to be performed including but not limited to instructions pertaining to hand digging or vacuum excavation; and
3. The excavation operations were performed within the time frame indicated on the permit or as required by ordinance, law, or regulation, whichever is shorter.

- E.** For the purposes of this endorsement:

1. Underground property means wires, communication lines, conduits, pipes, mains, sewers, tanks, tunnels, any similar property, and any apparatus used with them beneath the surface of the ground or water.
2. Excavation operations means any operation in which earth, rock, water, or other material in or on the ground is moved, removed, or otherwise displaced by means of any tools, power equipment or explosives; and includes but is not limited to excavation, grading, paving, burrowing, filling, back-filling, trenching, digging, ditching, drilling, auguring, boring, tunneling, scraping, cable or pipe plowing, or pile driving.

All other terms and conditions of this policy remain unchanged.