EXCLUSION - COURSE OF ROOFING AND STRUCTURAL FRAMING OPERATIONS

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

The following is added to the Businessowners Liability Coverage Form and supersedes any provision to the contrary:

The insurance provided under Section II. Liability and Medical Expense Coverage section of the Businessowners coverage form does not apply to and the Company shall have no duty to defend

1) “Property damage” to any building or structure, or to any property within such building or structure, resulting from, caused by, or arising out of water (water includes rain, hail, sleet or snow); or

2) “consequential damages”, including loss of use, resulting from such "property damage" described above; or

3) “Bodily injury” arising out of any "roofing operations" or roofing-related work performed by the named insured.

It is further understood, the insurance provided under Section II. Liability Coverage section of the Businessowners coverage form does not apply to and the Company shall have no duty to defend:

1) “Bodily injury” or “Property damage” arising out of any "structural framing operations" or structural framing-related work performed by the named insured; or

2) Consequential "damages", including loss of use, resulting from such "Bodily injury" or "Property damage "described above.

The following definitions are added to Section II. F., Liability and Medical Expense Definitions:

"Roofing Operations” means:
Any operation applying or removing any type of roofing material to any structure whether replacing whole roofs or any portion of a roof to include patching small sections of a roof.

However, "roofing operations” does not include those operations specifically endorsed to the policy and approved in writing by company underwriters.

Structural Framing operations means:
The addition, deletion, or alteration of any load bearing wall, partition or any other part of any structure is load bearing in any way. Examples of structural operations include but are not limited to:

a) New home framing and construction.
b) Room additions to existing structures.
c) Construction of any structure in its entirety.

However, "structural framing” does not include the following types of construction:

a) Deck, fence or small yard building construction.
b) Framing of basements while not altering load bearing walls.
c) Remodeling of non load bearing portions of structures.
d) Those operations specifically endorsed to the policy and approved in writing and by company underwriters.