

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**KNOWN INJURY OR DAMAGE EXCLUSION ENDORSEMENT**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

It is agreed that the following exclusion is added to **SECTION I – COVERAGES A and B** paragraph **2. Exclusions:**

This policy does not apply to damages because of “bodily injury”, “property damage” or “personal and advertising injury” of which any insured, or any of their directors, officers, owners, partners, principals, managers, insurance managers, warranty staff, and/or risk managers, was aware, or should have been aware, or with respect to which any of the foregoing have actual or constructive notice, prior to the effective date of this policy.

This exclusion applies regardless of whether such damages because of “bodily injury”, “property damage” or “personal and advertising injury” takes place, continues or becomes progressively worse during the policy period, and “we” shall have no obligation to defend any “suit” arising from such damages because of “bodily injury”, “property damage” or “personal and advertising injury”.