

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – RIP AND TEAR

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

The following is added to **SECTION I – COVERAGES, COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY**, Paragraph 2. **Exclusions:**

Rip And Tear

Damages arising out of:

- (1) Any expenses incurred in removing concrete or concrete products from any structure or building due to defective concrete or for improperly mixed, manufactured, poured, formed, cured, or installed concrete;
- (2) Any expenses for replacing forms, reinforcements, piping and wiring that are destroyed during the course of removing defective concrete products; or
- (3) Any expenses for returning the structure or building to the condition that existed prior to the installation of concrete products.

All other terms and conditions under the policy remain unchanged.