

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**EXCLUSION – SUBSIDENCE**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

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

**Subsidence**

“Property damage” directly or indirectly caused by or alleged to be caused by “subsidence”.

- B. The following is added to **SECTION V - DEFINITIONS:**

“Subsidence” means settling, sinking, slipping, falling, falling away, cave-in, shifting, eroding, sliding, mud flow, rising, tilting or any other movement of land or earth. "Subsidence" includes faulty workmanship, faulty materials and/or design error by you or by others when acting in conjunction with such movement of land or earth as described above.

All other terms and conditions under the policy remain unchanged.