

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**RESTAURANT, BAR, TAVERN, NIGHT CLUB AND FRATERNAL CLUB
EXCLUSION**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

A. The following is added to **SECTION I – COVERAGES, COVERAGE A AND B**, Paragraph 2.

Exclusions:

Restaurant, Bar, Tavern, Night Club And Fraternal Club

“Bodily injury”, “property damage”, “personal and advertising injury” or medical payments arising out of:

- (1) Loss or injury to any entertainer, stage hand or stage crew, or to any property or equipment of same;
- (2) Loss or injury occurring from any mechanical amusement machine or device used for riding or balancing purposes, or for physical strength test or competition;
- (3) Loss or injury occurring from any form of customer participation in athletic event(s) or competition(s);
- (4) Riot, civil commotion or mob action or any act or omission in connection with the prevention or suppression of same;
- (5) Loss or injury occurring from any form of “velcro jumping” or bowling type games using humans or animals; or
- (6) Loss or injury occurring from any form of “stage diving”, “mosh pits” or passing of persons overhead through crowds.

B. For the purposes of this endorsement, the following definitions are added:

- (1) “Mosh pits” are areas where spectators gather and jump, run into, slam into or hit other spectators.
- (2) “Stage diving” is where a person gains access to a stage or any object giving height above a crowd and dives into that crowd with the purpose of being caught and passed above the crowd from persons to persons.
- (3) “Velcro Jumping” is where an individual runs and jumps onto a wall or other object while wearing Velcro with the purpose of sticking to that wall or object.

C. SECTION V – DEFINITIONS, Paragraph 3. “Bodily injury” is deleted and replaced by the following:

“Bodily injury” means bodily injury, psychological injury, sickness or disease sustained by a person including death resulting from any of these at any time.

All other terms and conditions under the policy remain unchanged.