

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PENDING SUIT ENDORSEMENT

This endorsement modifies insurance provided under the following:

OWNERS AND CONTRACTORS PROTECTIVE COVERAGE FORM

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

This policy does not apply to, and we have no obligation to defend, any "suit" filed, commenced or brought against any person or entity prior to the effective date of this policy. This exclusion applies regardless of whether such "suit" seeks damages that otherwise might have been covered by the policy in the absence of this exclusion, and regardless of whether such "suit" is amended, brought as a companion suit, cross-claim or counter-claim filed, commenced or brought after the effective date of this policy.

All other terms and conditions under the policy remain unchanged.