

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WASHINGTON CHANGES – CONDOMINIUMS

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

- A. WHO IS AN INSURED (Section II)** is amended to include the following as an insured:
- 1.** The developer in the developer's capacity as a unit-owner, but only with respect to the developer's liability arising out of:
 - a.** The ownership, maintenance or repair of that portion of the premises which is not owned solely by the developer; or
 - b.** The developer's membership in the association.
- However, the insurance afforded with respect to the developer does not apply to liability for acts or omissions committed in his or her capacity as a developer.
- 2.** Each other unit-owner of the described condominium, but only with respect to that person's liability arising out of the ownership, maintenance or repair of that portion of the premises which is not owned solely by the unit-owner or out of that unit-owner's membership in the association.
- B. Paragraph a. of the OTHER INSURANCE Condition (Section IV – Commercial General Liability Conditions)** is replaced by the following:
- a. Primary Insurance**

This insurance is primary over any other insurance available to the unit-owner, except when **b.** below applies. If this insurance is primary, our obligations are not affected unless any of the other insurance is also primary. Then, we will share with all that other insurance by the method described in **c.** below.
- C. The REPRESENTATIONS Condition (Section IV – Commercial General Liability Conditions)** is amended by the addition of the following:
- No act or omission by the unit-owner, unless acting within the scope of the unit-owner's authority on behalf of the association, will void the policy or be a condition to recovery under the policy.
- D. The TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US Condition (Section IV – Commercial General Liability Conditions)** is amended by the addition of the following:
- We waive any rights this Condition may give us against:
- 1.** Any unit-owner, including the developer, household members and lessees of the unit-owner;
 - 2.** The association; and
 - 3.** Members of the board of directors for acts or omissions committed within the scope of their duties for you.
- However, we reserve our right to recover against the developer for acts or omissions that the developer may be liable for in his or her capacity as a developer.