## THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## AMENDMENT OF COVERAGE TERRITORY – WORLDWIDE COVERAGE WITH SPECIFIED EXCEPTIONS

This endorsement modifies insurance provided under the following:

COMMERCIAL LIABILITY UMBRELLA COVERAGE PART

SCHEDULE

## **Specified Excepted Countries:**

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

The definition of "coverage territory" in the **Definitions** section is replaced by the following:

"Coverage territory" means:

- a. Anywhere in the world except:
  - (1) Those countries specified in the Schedule of this endorsement; and
  - (2) Any country or jurisdiction which is subject to trade or other economic sanction or embargo by the United States of America: or
- **b.** All parts of the world described in exceptions **a.(1)** and **(2)** above, if the injury or damage arises out of:
  - (1) Goods or products made or sold by you in the territory described in **a.** above;

- (2) The activities of a person whose home is in the territory described in **a.** above, but is away for a short time on your business; or
- (3) "Personal and advertising injury" offenses that take place through the Internet or similar electronic means of communication:

provided the insured's responsibility to pay damages is determined in a "suit" on the merits, in the territory described in **a.** above or in a settlement we agree to.