



**PRODUCTS/COMPLETED OPERATIONS  
FOOD OR BEVERAGES FOR CONSUMPTION ON PREMISES  
(For Use With Forms LS-1 and LS-3)**

Refer to the Supplemental Declarations if information is not shown on this form.

The coverage under this endorsement is subject to the *terms* contained in the General Liability Coverage.

This endorsement forms a part of the policy identified below:

Policy No. \_\_\_\_\_.

*Named Insured* \_\_\_\_\_.

**Description of Premises and Operations:**

**HOW MUCH WE PAY FOR LOSS OR CLAIM FOR RESTAURANT / TAVERN PRODUCTS/  
COMPLETED OPERATIONS**

The Limits of Liability stated in the Declarations DO NOT APPLY to *PRODUCTS/COMPLETED OPERATIONS*.  
The Limits of Liability for *PRODUCTS/COMPLETED OPERATIONS* are shown below.

Limits of Liability

\$ \_\_\_\_\_ each *occurrence*

\$ \_\_\_\_\_ *products/completed operations* aggregate

**WHAT WE PAY FOR**

**PRINCIPAL COVERAGES**

PRINCIPAL COVERAGES are extended to include the following hazards which are marked by an "X,"  :

*Products hazard*

Exclusion (p) is deleted from the EXCLUSIONS listed in the General Liability Coverage.

The *Products/Completed Operations Hazard* definition as shown in the General Liability Coverage is deleted and replaced by the following:

**Products Hazard** Definition

With respect to *bodily injury* or *property damage* arising out of the *named insured's products* manufactured, sold, handled or distributed on, from or in connection with the use of any premises described in this endorsement, or in connection with the conduct of any operation described in this endorsement, when conducted by or on behalf of the *named insured*, the definition of *products hazard* is amended to read as follows:

*Products hazard* includes *bodily injury* and *property damage* arising out of the *named insured's products* or reliance upon a representation or warranty made with respect to those *products* but only if the *bodily injury* or *property damage* occurs after physical possession of such *products* has been relinquished to others.

## WHAT WE DO NOT PAY FOR

The following exclusion is added to the EXCLUSIONS shown in the General Liability Coverage:

*We* do not pay for damages claimed for the withdrawal, inspection, repair, replacement, or loss of use of the *named insured's products* or *work* which forms a part, if such *products, work* or property are withdrawn from the market or from use because of any known or suspected defect or deficiency.

### *Completed Operations Hazard*

*We* pay for *bodily injury* or *property damage* that results from operations or from reliance upon a representation or warranty. *Completed Operations Hazard* applies only if the *bodily injury* or *property damage* occurs after such operations have been completed or abandoned and occurs away from the premises owned or rented by the *named insured*. Operations includes materials, parts or equipment furnished in connection with the operations. Operations shall be considered completed at the earliest of the following times:

- a) when all operations to be performed by or on behalf of the *named insured* under the contract have been completed;
- b) when all operations to be performed by or on behalf of the *named insured* at the site of the operations have been completed; or
- c) when the portion of the *work* out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

Operations which may require further service or maintenance *work*, or correction, repair or replacement because of any defect or deficiency, but which are otherwise complete, shall be judged completed.

## WHAT WE DO NOT PAY FOR

The following exclusion is added to the EXCLUSIONS shown in the General Liability Coverage:

The *Completed Operations Hazard* DOES NOT INCLUDE *bodily injury* or *property damage* arising out of:

- a) operations in connection with the transportation of property, unless the *bodily injury* or *property damage* arises out of a condition in or on a vehicle created by the loading or unloading;
- b) the existence of tools, uninstalled equipment or abandoned or unused materials; or
- c) operations for which the classification stated in the policy or in *our* manual specifies "including *completed operations*".