COMMERCIAL GENERAL LIABILITY COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine sights, duties and what is and in not covered.

Throughout this policy the words "you" and "your" nefer to the Named incured shown in the Declarations, and any other person or organization qualifying as a Named Incured under this policy. The words "wo", "us" and "our" refer to the company providing the innerance.

The word "insured" means any person or organization qualifying as such under Section B - Who is An insured

Other words and phrises that appear in quotation marks have special meaning. Refer to Section V - Definitions.

SECTION I - COMERAGES

COVERAGE A - BODILY INJURY AND PROPERTY DAMAGE LIABILITY

1. Insuring Agreement

- a. We will pay those sums that the insured becomes legally obligated to pay as damages because of 'bodily injury' or 'property damage' to which this insurance applies. We will have the right and duty to defend the matter against any "self" seeking those clanuages. However, we will have no duty to defend the insured against any 'self' seeking damages for 'bodily injury' or 'property damage' to which the insurance does not apply. We may at our discretion, investigate any 'occurrence' and settle any claim or 'suit' that may result. But
 - (f) The amount we will pay for damages is limited as described in Section III – Limits Of Insurance; and
 - (2) Our right and duty to defend ends when we have used up the applicable limit of insurance in the payment of judgments or softlements under Coverages A or B or medical expenses under Coverage C.

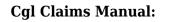
No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under Supplementary Payments - Coverages A and B.

b. This insurance opplies to "bodily injury" and "removity domains" and iff.

- (2) The "bodily injury" or "property demage" occurs during the policy period, and
- (2) Prior to the policy period, no insured listed under Paragraph 1, of Section II Who is An Insured and no "employee" authorized by you to give or receive notice of an "occurrence" or claim, know that the "bodily squry" or "property damage" had occurred in whole or in part. If such a listed insured or authorized "employee" knew, prior to the policy period, that the "bodily injury" or "property damage" occurred, then any continuation, change or resumption of such bodily injury" or "property damage" in a deemed to have been known prior to the policy period.
- c. "Bodily injury" or "property damage" which secure during the policy period, known to have occurred by any insured listed under Paragraph 1. of Section II Who Is An Insured to any "employee" authorized by you to give or receive notice of an "occurrence" or claim, includes any continuation, change or secureption of that "bodily rejury" or "property damage" after the end of the policy period.
- d. "Bodily injury" or "property damage" will be deemed to have been known to have occurred at the earliest time when any insured listed under Paragraph 1, of Section 8 – Who is An insured or any "employee" authorized by you to give or receive notice of an "occurrence" or claim:
 - (1) Reports all, or any part, of the "bodily injury" or "property damage" to us or any other insurer.
 - (2) Receives a written or verbal demand or claim for damages because of the "bodily insury" or "property damage"; or
 - (3) Becomes aware by any other means that "bodily injury" or "property damage" has occurred or has begun to occur.
 - Damages because of "bodily injury" include damages claimed by any person or organization for care, loss of services or death resulting at any time from the "bodily injury".

Cgl Claims Manual

JG Myers



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