

RIP AND TEAR EXTENSION ENDORSEMENT
Attached to and forming part of the Commercial General Liability Form

This endorsement modifies insurance provided under the General Liability Rider attached to the Policy.
This insurance applies to:

Liability arising out of "**expenses**" the Insured is legally obligated to pay because of intentional destruction of wall, partition, floor, or ceiling materials during the removal of a "**defective product**" which formed part of "**your work**".

DEFINITIONS

For the purpose of this endorsement only:

1. "**Defective Product**" means "**your product**" which does not meet the contractual specifications required which relate to strength or performance for the specific construction project in which "**your product**" was used.
2. "**Expenses**" mean costs paid by the Insured for:
 - (a) removal of a "**defective product**", however, the actual cost of the "**defective product**" or of any defective work done by the Insured or by any other entity on behalf of the Insured is not covered hereunder.
 - (b) replacement of forms, reinforcements, piping, wiring and other materials necessarily damaged during the removal of the "**defective product**"; and
 - (c) returning the structure in which the "**defective product**" was installed to the same condition in which it existed at the time any such product was determined to be defective.

LIMIT OF LIABILITY

The Limit of Insurance for this coverage, as stated in the Declarations, is the maximum amount we will pay under this Coverage for all losses arising in any one policy term. Our obligation under this form applies only to the amount of "**expenses**" in excess of the deductible amount stated on the Declarations as applicable to this coverage and the Limit of Insurance applicable to this coverage shall not be reduced by the application of said deductible amount.

The Limit of Insurance for this Coverage, as stated in the Declarations shall be in addition to the Limit of Insurance stated in the Declarations as applicable to Coverages A, B, C and D.

Except as otherwise provided in this form, all terms, provisions and conditions of the policy shall have full force and effect.