THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

SECTION II — LIABILITY is amended as follows:

A. Paragraph A. COVERAGE also applies to damages that the insured becomes legally obligated to pay due to any “wrongful or negligent act”, error or omission arising out of “printing or graphic arts services” to which this insurance applies. We will have the right and duty to defend the insured against any “suit” seeking those damages. However, we will have no duty to defend the insured against any “suit” seeking damages for any “wrongful or negligent act”, error or omission, to which this insurance does not apply. We may at our discretion, investigate any “wrongful or negligent act”, error or omission, and settle any claim or “suit” that may result.

B. Paragraph 1.j. of B. EXCLUSIONS does not apply to coverage provided by this endorsement, and the following is added to B. EXCLUSIONS:

The insurance provided by this endorsement does not apply to any claim:

1. Resulting from a criminal or dishonest act, including but not limited to fraud committed by the insured or any person for whom the insured is legally responsible.

2. Resulting from infringement of copyright, trademark, patent, service mark or trade name by use of such marks or names with goods, products or services sold, offered for sale or advertised.

3. For reimbursement of costs of printing or printing materials, unless coverage is provided for under the cost of correction coverage under B. 11.ii..

4. Resulting from insolvency or bankruptcy of the insured.

5. Damages arising out of printing or reprinting for games of chance; such as lotteries, contests and sweepstakes.

6. Damages resulting from any breach of a contractual obligation.

7. Damages resulting from cost guarantees or estimate of costs being exceeded.

8. Damages resulting from the actual or alleged violation of any order, directive, statute, local, state, or federal civil rights law, regulation, or ordinance.

9. Any damage cost, civil fine, penalty, or expense against any insured arising from any complaint or enforcement action by any federal, state, or local government or agency.

10. Damages arising out of the rendering or failure to render any professional services by or for you relating to:

   i. Preparing or approving; or failing to prepare or approve; maps, drawing, opinions, reports, surveys, change orders, designs or specifications; and/or

   ii. Supervisory, inspections or engineering services.

11. Any damages, whether direct or consequential, arising from “bodily injury,” “property damage” or “personal and advertising injury.”

   i. This exclusion does not apply to “property damage” to personal property of others while on the insured’s premises for the purpose of having operations performed on such property by or on behalf of the insured.
ii. Subject to the sub-limit referenced in this section, this exclusion does not apply to "property damage" resulting from costs or expenses to correct errors or omissions in your "printing or graphic arts services," including work performed on your behalf. This includes the costs of reprinting, recovery, replacement, shipment, postage or shipping, or the cost of additional services performed to correct deficiencies or defects in the original services performed for others. The cost of correction sub-limit is $25,000, and the maximum we will pay in any policy period is a sub-limit aggregate of $100,000. A deductible of $2,500 applies to each correction of work occurrence.

C. Paragraph D.2. of Liability And Medical Expenses Limits Of Insurance, the following is added as respects to the coverage granted under this endorsement:

c. "Wrongful or negligent act," error or omission arising out of "printing or graphic arts services."

D. For the coverage provided by this endorsement, the definition of "occurrence" in Paragraph F. Liability And Medical Expenses Definitions is amended to include any "wrongful or negligent act," error or omission arising out of the rendering of or failure to render "printing & graphic arts services."

E. The following definition is added to Paragraph F. Liability and Medical Expenses Definitions:

"Wrongful or negligent acts" means errors or omissions, breach of duty or mistake in connection with rendering or failure to render services resulting from your "printing or graphic arts services" or operation(s).

"Printing or graphic arts services" means the preparation, production, or distribution of printed matter and those activities usual to the processing peculiar to the printing or graphic arts industries, not limited to entities providing the following: direct mail data processing, finishing services, graphic design, lettershop, mailing, photo duplicating, pre-press services, printing, and reprographics.