



**Subsidence Exclusion (CA, CO, NV) and
Subsidence Residential Exclusion (All Other States)
Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

It is understood and agreed that:

I. Under **COVERAGES, Coverage A – Bodily Injury And Property Damage Liability**, the paragraph entitled **Exclusions**, is amended to add the following exclusion, which applies only to the states of California, Colorado and Nevada:

- **Subsidence**

property damage included in the **products-completed operations hazard** arising out of the **subsidence** of land. This exclusion applies whether such **property damage** arises solely from **subsidence** or from **subsidence** in combination with other causes, whether natural or man made.

II. Under **COVERAGES, Coverage A – Bodily Injury And Property Damage Liability**, the paragraph entitled **Exclusions**, is amended to add the following exclusion, which applies to all states, counties or parishes designated in paragraph IV. below, other than California, Colorado or Nevada.

- **Subsidence - Residential**

property damage included in the **products-completed operations hazard** arising out of the **subsidence** of land and which involves the **construction of residential structures**. This exclusion applies whether such **property damage** arises solely from **subsidence** or from **subsidence** in combination with other causes, whether natural or man made.

III. As used in this endorsement:

- **subsidence** means earth movement, including but not limited to:

- a. landslide;
- b. mudflow;
- c. earth sinking;
- d. earth rising;
- e. collapse or movement of fill;
- f. earth settling, slipping, falling away, caving in, eroding or tilting;
- g. earthquake; or
- h. any other naturally occurring movement of land or earth;

- **residential structure** means any structure where 30% or more of the square foot area is used or is intended to be used for human residency, including but not limited to:

- a. single or multifamily housing, apartments, condominiums, townhouses, co-operatives or planned unit developments; and
- b. the common areas and structures appurtenant to the structures in paragraph a. (including pools, hot tubs, detached garages, guest houses or any similar structures).

However, when there is no individual ownership of units, **residential structure** does not include military housing, college/university housing or dormitories, long term care facilities, hotels or motels. **Residential structure** also does not include hospitals or prisons;

- **construction** means any and all aspects of the erection or demolition of structures, including but not limited to design, site preparation, specifications, planning, building, materials, supervision or observation



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of construction. **Construction** also includes new construction, conversion, reconstruction, rehabilitation, renovation, remodeling, repair or maintenance.

IV. Paragraph **II.** of this endorsement applies only to the following states, counties or parishes:

Arizona, Florida, Georgia, Hawaii, Louisiana, North Carolina, Pennsylvania, South Carolina and Texas

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.