

NOTICE TO POLICYHOLDERS

Commercial Umbrella

PLEASE READ – This notice summarizes coverage changes that affect your policy. No coverage is provided by this summary nor does it replace any provision of your policy. You should read your policy and review your declarations page for complete information on the coverage you are provided. If there are any discrepancies between the policy and this summary, **THE PROVISIONS OF THE POLICY GOVERN.**

A. The following endorsements are attached to your renewal policy:

1. **CU 21 74 11 16 Exclusion – Unmanned Aircraft – Limited Following Form Exception.** The endorsement excludes bodily injury, property damage and personal and advertising injury arising out of the ownership, maintenance, use or entrustment to others of any unmanned aircraft. However, the exclusion does not apply to the extent that valid underlying insurance exists for unmanned aircraft.
2. **CU 21 90 11 16 Public Or Livery Passenger Conveyance And On-Demand Delivery Services Exclusion.** The endorsement excludes bodily injury and property damage arising out of any covered auto while being used as a public livery or livery conveyance, including any period of time a covered auto is used by any insured who is logged into a transportation network platform, whether or not a passenger is occupying the covered auto. The endorsement also excludes on-demand delivery services, including courier services.
3. **CU 34 20 12 19 Exclusion – All Hazards In Connection With An Electronic Smoking Device, Its Vapor, Component Parts, Equipment And Accessories.** The endorsement excludes bodily injury, property damage and personal and advertising injury arising out of the design, manufacture, distribution, sale, maintenance, use or repair of an electronic smoking device or any component parts, accessories, or equipment designed for use with such a device.
4. **CU 34 22 12 19 Cannabis Exclusion.** The endorsement excludes bodily injury, property damage and personal and advertising injury related exposures associated with the defined term cannabis. The exclusion reinforces that coverage is not provided for claims against any insured that allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured. The exclusion contains an exception generally relating to the actual, alleged, threatened or suspected inhalation, ingestion, absorption or consumption of, or contact with cannabis by an insured or any other person for whom the named insured is legally responsible (this exception only applies if the bodily injury or property damage does not arise out of the named insured's selling, serving or furnishing of cannabis to any person described in the exception). The exclusion also contains an exception for personal and advertising injury addressing false arrest, detention or imprisonment and wrongful eviction.

B. The **Commercial Liability Umbrella Coverage Form CU 00 01** has been updated to including the following changes that may result in a reduction of coverage:

1. Coverage A (Bodily Injury And Property Damage Liability) and Coverage B (Personal And Advertising Injury Liability) Insuring Agreements are revised to add a provision stating that the insurance provided under this Coverage Part applies to injury or damage that is subject to an applicable retained limit. This revision also addresses how this Coverage Part applies with respect to any other limits, including sub-limits, in the underlying insurance. This revision may result in a reduction of coverage if a limit of insurance in the underlying insurance is not specified in the Commercial Liability Umbrella Declarations under the Schedule Of Underlying Insurance.
2. The professional services exclusions pertaining to preparing, approving or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications are revised to apply to anyone rather than applying only to any architect, engineer or surveyor performing services on a project on which you serve as construction manager.
3. With regard to the automatic coverage provided for additional insureds under any underlying policy – if coverage provided to the additional insured is required by contract or agreement, coverage will not be limited to the lesser of the amount of insurance required by the contract or agreement or the amount of insurance available under the applicable limit of insurance shown on the Commercial Liability Umbrella Declarations.

Please review the policy carefully and contact your agent if you have any questions.