

Evolution of the Standard Form of Additional Insured Endorsement 1985-2004

| CG 20 10 11 85 | CG 20 10 03 97 | CG 20 10 10 01 | CG 20 37 10 01 | CG 20 10 07 04 | CG 20 37 7 04 |
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| <ul style="list-style-type: none"> ● 1985 version of the additional insured endorsement ● Provides the "additional" insured with coverage for liability arising out of the "named" insured's work for the "additional" insured ● Provides coverage not only while the "named" insured's work is in progress but for the "named" insured's completed operations. ● Meets a contractual that project owners frequently impose on their general contractors – namely, that the general contractor provide the project owner with additional insured coverage for claims against the project owner arising out of the completed work ● Regularly used until three years ago | <ul style="list-style-type: none"> ● 1997 version of the additional insured endorsement ● Provides the "additional" insured with coverage only for liability arising out of the "named insured's" ongoing operations ● Intended to limit the term of the "additional" insured's insurance coverage to the time period during which the "named" insured is actually performing operations ● Intended to deny coverage for completed operations | <ul style="list-style-type: none"> ● 2001 version of the additional insured endorsement ● Provides the "additional" insured with coverage only for liability arising out of the "named" insured's ongoing operations ● Expressly excludes injuries or damages suffered after (1) the "named" insured's work at the site of the covered operations has been completed, or (2) the relevant portion of "named" insured's work has been put to its intended use ● Intended to limit the term of the "additional" insured's insurance coverage to the time period during which the "named" insured is actually performing operations ● Intended to deny coverage for completed operations ● Adopted in conjunction with CG 20 37 10 01, a new standard form endorsement that will, if used in conjunction with this form, provide coverage similar to the CG 20 10 11 85 | <ul style="list-style-type: none"> ● New standard form of endorsement for completed operations, adopted in 2001 ● Provides "additional" insured with coverage for the "products-completed operations hazard" arising out of the "named" insured's work ● Only applies to completed operations ● No coverage for premises or operations ● When used in conjunction with CG 20 10 10 01, provides coverage similar to CG 20 10 11 85 | <ul style="list-style-type: none"> ● 2004 version of the additional insured endorsement ● Provides the "additional" insured with coverage only for liability caused in whole or in part by the acts or omissions of either (1) the "named" insured or (2) someone acting on behalf of the "named" insured ● Also limits coverage to ongoing operations for the "additional" insured ● Express excludes injuries or damages suffered after (1) the "named" insured's work at the site of the covered operations has been completed, or (2) the relevant portion of "named" insured's work has been put to its intended use ● Intended to limit the coverage provided to the "additional" insured to liability caused at least in part by the "named" insured's ongoing operations ● Intended to eliminate coverage for the "additional" insured's sole negligence | <ul style="list-style-type: none"> ● 2004 version of the completed operations endorsement ● Provides the "additional" insured with coverage for the "products-completed operations hazard" caused in whole or in part by the acts or omissions of either (1) the "named" insured or (2) someone acting on behalf of the "named" insured ● Intended to limit the coverage provided to the "additional" insured to liability caused at least in part by the "named" insured's completed operations ● Not Intended to provide coverage for the "additional" insured's sole negligence ● When used in conjunction with CG 20 10 07 04, meets typical contract requirements to provide additional insured coverage for both ongoing and completed operations. |