

**Endorsement #**

**This endorsement effective 12:01 a.m. forms a part of**

**Policy No. issued to**

**By:**

**Commercial Umbrella Liability Policy with CrisisResponse®**

**Omnibus Joint Ventures, Partnerships, and LLC Endorsement**

**TO THE EXTENT THE TERMS OF THIS ENDORSEMENT CONFLICT WITH ANY OTHER TERMS OR CONDITIONS OF THIS POLICY OR ITS ENDORSEMENTS, THE TERMS OF THIS ENDORSEMENT SHALL SUPERSEDE.**

This policy is amended as follows:

**Section IV. LIMITS OF INSURANCE** is amended to include the following additional provisions:

The insurance afforded by this policy shall apply to the **Named Insured's** interest in any joint venture, partnership, or limited liability company in which it has an interest, but only to the extent of the **Named Insured's** liability arising from such interest. Notwithstanding the above, where the **Named Insured** is obligated by contract or agreement to name such joint venture, partnership or liability company as an **Insured** under this policy, the above shall not apply.

**Section VII. DEFINITIONS**, Paragraph M. is amended to include the following additional provisions:

Where any **Named Insured** is obligated by contract or agreement to provide insurance such as is afforded by this policy to any of the following entities:

- a. a joint venture and/or any of its members;
- b. a partnership, and/or any of its partners;
- c. a limited liability company, and/or any of its members;

such entity and its members and partners, as applicable, are **Insureds** but only with respect to the conduct of such entity. Additionally, in no event shall the insurance so afforded by this paragraph have limits of liability greater than, or coverage broader than, the limits of liability and coverage otherwise afforded by this policy.

**Section VII. DEFINITIONS**, Paragraph R. **Named Insured**, is amended to include the following additional provisions:

**Named Insured** shall include:

- 1.) as of the inception date of this policy, any joint venture, partnership, or

limited liability company owned 100% by any single or combination of **Named Insureds**; and

- 2.) after the inception date of this policy, any joint venture, partnership, or limited liability company where such created organization solely comprises operations which were part of the **Named Insured** prior to the date of such creation and where such newly created organization continues to operate in a similar fashion as the **Named Insured** prior to the date of such creation.

**Section V. EXCLUSIONS** is amended to include the following additional exclusion:

This insurance does not apply to any liability arising out of a joint venture, partnership, or limited liability company for any **Occurrence** that took place before the **Named Insured** acquired, joined or formed the joint venture, partnership, or limited liability company.

**Section VII. DEFINITIONS**, Paragraph Z., is amended to include the following additional provision:

This policy does not recognize erosion or exhaustion of the limits of any applicable **Scheduled Underlying Insurance** due to scaling of limits provisions relating to any joint venture, partnership, or limited liability company.

The insurance afforded under this endorsement shall not be subject to any requirement of **Section VII.** Paragraph M. that a joint venture, partnership, or limited liability company be shown as a **Named Insured** in the Declarations.

All other terms, definitions, conditions, and exclusions of this policy remain unchanged.

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Authorized Representative or  
Countersignature (Where Applicable)