THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

HABITABILITY EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SECTION I – COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY, 2. Exclusions and SECTION I – COVERAGE B PERSONAL AND ADVERTISING INJURY LIABILITY, 2. Exclusions are amended to include the following:

This insurance does not apply to damages or expenses due to “bodily injury”, “property damage” or “personal and advertising injury” arising directly or indirectly out of the alleged or actual:

(1) Violation(s) of the following, including amendments thereto: California Civil Code Section 1941; California Civil Code Section 1941.1; California Health and Safety Code Section 17920-17927; any Housing and Urban Development laws, ordinances or statutes; rent stabilization laws and ordinances; federal, state or local Section 8 (government subsidized) programs; any administrative rules or regulations pertaining to the any of the foregoing, including but not limited to those promulgated by local municipalities; or

(2) Failure to maintain any premises in, or restore any premises to, a safe, sanitary, healthy, habitable and tenantable condition; or

(3) Wrongful eviction, either actual or constructive, arising out of (1) or (2) above.

The Company shall have no duty to defend any claims, proceedings, or suits in any way arising from allegations of the above.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.