



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
1/31/13

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Thompson Insurance Enterprises LLC 3380 Chastain Meadows Parkway Suite 100 Kennesaw, GA 30144	CONTACT NAME: PHONE (A/C, No, Ex): E-MAIL: ADDRESS: PRODUCER CUSTOMER ID #:	INSURER(S) AFFORDING COVERAGE INSURER A: Essex Insurance Company INSURER B: National Union Fire Ins Co of Pittsburgh PA INSURER C: INSURER D: INSURER E: INSURER F:	NAIC # 39020 19445
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COVERAGES **CERTIFICATE NUMBER:** 408526 **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	GENERAL LIABILITY <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC	<input checked="" type="checkbox"/>		FPP20007634-00	1/24/13	1/24/14	EACH OCCURRENCE \$ 1,000,000
	DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000						
	MED EXP (Any one person) \$ Excluded						
	PERSONAL & ADV INJURY \$ 1,000,000						
	GENERAL AGGREGATE \$ 2,000,000						
							PRODUCTS - COMP/OP AGG \$ Included
							\$
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> NON-OWNED AUTOS <input type="checkbox"/> AUTOS						COMBINED SINGLE LIMIT (Ea accident) \$
							BODILY INJURY (Per person) \$
							BODILY INJURY (Per accident) \$
							PROPERTY DAMAGE (Per accident) \$
							\$
	UMBRELLA LIAB <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> DED <input type="checkbox"/> RETENTION \$						EACH OCCURRENCE \$ X
							AGGREGATE \$ X
							\$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below						WC STATUTORY LIMITS OTH-ER
							E.L. EACH ACCIDENT \$
							E.L. DISEASE - EA EMPLOYEE \$
							E.L. DISEASE - POLICY LIMIT \$
B	Accident and Health			SRG9111252-2183-01	1/24/13	1/24/14	Plan A \$ 5,000
							\$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
Certificate Holder is an additional insured per contract.

CERTIFICATE HOLDER

Arizona Bounce Around, Inc
1717 N 77th Street
Suite #20
Scottsdale, AZ 85257

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FUN PRO COMMERCIAL GENERAL LIABILITY EXTENSION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

The following is a summary of the limits, additional coverages and extensions provided by this endorsement. For complete details on specific coverages, consult the policy contract wording. As respects any coverage provided by this endorsement, if higher limits are provided on any other schedule, Declarations, or endorsement attached to this policy, then the limits and coverage provided by this endorsement would not apply for that coverage.

SCHEDULE

Extended Property Damage – Expected or Intended Injury	Included
Non-Owned Watercraft	Increased to 51 feet long
Property Damage from Elevator Use	Included
Property Damage to Borrowed Equipment	Up to \$10,000 per occurrence
Property Damage to Customers' Goods	Up to \$10,000 per occurrence
Damage to Premises Rented to You	Up to the Each Occurrence Limit
Personal and Advertising Injury from Televised or Videotaped Material	Included
Supplementary Payments	
Bail Bonds	Up to \$5,000
Loss of Earnings	Up to \$500 a day
Broadened Definition of Insured	Included
Additional Insured – By Written Contract, Agreement or Permit	Included
Additional Insured – Vendors	Included
Per Location or Per Project Aggregates	Included
Duties in the Event of Occurrence, Claim or Suit	Included
Unintentional Failure to Disclose Hazards	Included
Waiver of Transfer of Rights of Recovery	Included
Liberalization Included	
Mental Anguish Resulting from Bodily Injury	Included
Broadened Definition of Mobile Equipment	Included

A. EXTENDED PROPERTY DAMAGE – EXPECTED OR INTENDED INJURY

Paragraph **2.a. Expected Or Intended Injury** of **SECTION I – COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY** is replaced by the following:

- a. “Bodily injury” or “property damage” expected or intended from the standpoint of the insured. This exclusion does not apply to “bodily injury” or “property damage” resulting from the use of reasonable force to protect persons or property.

B. NON-OWNED WATERCRAFT RENTED OR LOANED TO YOU

Paragraph **2.g.(2)Aircraft, Auto or Watercraft** of **SECTION I – COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY** is replaced by the following:

(2) A watercraft you do not own that is:

- (a) Less than 51 feet long; and
- (b) Not being used to carry persons or property for a charge.

C. PROPERTY DAMAGE COVERAGE ARISING OUT OF ELEVATOR USE

Paragraph **2.j. Damage To Property** of **SECTION I – COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY** is amended as follows:

Paragraphs (3), (4) and (6) of this exclusion do not apply if such “property damage” results from the use of elevators at premises you own, rent, lease or occupy.

If other valid and collectible insurance applies to a loss, this Coverage Form shall apply as excess of the other insurance, whether this other insurance is primary, excess, contingent, or on any other basis.

D. PROPERTY DAMAGE – BORROWED EQUIPMENT

1. Paragraph **2.j. Damage To Property** of **SECTION I – COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY** is amended as follows:

Paragraph (4) of this exclusion does not apply to “property damage” to borrowed equipment while that equipment is:

- a. Not being used to perform operations; and
- b. Away from an insured’s premises.

2. The following is added to **SECTION III – LIMITS OF INSURANCE**:

Subject to the General Aggregate provision, the most we will pay under this provision for “property damage” to borrowed equipment is \$10,000 per “occurrence”.

The insurance afforded by this provision is excess over any valid and collectible property insurance (including any deductible) available to the insured whether primary, excess, contingent or on any other basis.

E. PROPERTY DAMAGE – CUSTOMERS’ GOODS

1. Paragraph **2.j. Damage To Property** of **SECTION I – COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY** is amended as follows:

Paragraph (3), (4), and (6) of this exclusion does not apply to “property damage” to “customers’ goods” while on your premises.

2. The following is added to **SECTION III – LIMITS OF INSURANCE**:

Subject to the General Aggregate provision, the most we will pay under this provision for “property damage” to “customers’ goods” is \$10,000 per “occurrence”.

The insurance afforded by this provision is excess over any valid and collectible property insurance (including any deductible) available to the insured whether primary, excess, contingent or on any other basis.

3. The following is added to the **DEFINITIONS** SECTION :

“Customers’ goods” mean tangible personal property belonging to your customers and left with you for storage, service or repair.

“Customers’ goods” do not include:

- a. Accounts, bills, currency, deeds, food stamps or other evidences of debt, money, notes or securities. Lottery tickets held for sale are not securities;
- b. Animals;
- c. Contraband, or property in the course of illegal transportation or trade;
- d. Personal property while airborne or waterborne;
- e. Property that is covered under another coverage form of this or any other policy in which it is more specifically described, except for the excess of the amount due (whether you can collect on it or not) from that other insurance;
- f. Vehicles or self-propelled machines (including aircraft or watercraft) that are licensed for use on public roads.

This paragraph does not apply to:

- (1) Vehicles or self-propelled machines, other than "autos", you hold for sale; or
- (2) Rowboats or canoes out of water at the described premises;
- g. The following property while outside of buildings:
 - (1) Grain, hay, straw, or other crops;
 - (2) Fences, radio or television antennas (including satellite dishes) and their lead-in wiring, masts or towers, signs (other than signs attached to buildings), trees, shrubs or plants (other than trees, shrubs or plants held for sale).

F. DAMAGE TO PREMISES RENTED TO YOU

The following applies when Damage To Premises Rented To You Limit is shown in the Declarations.

1. The last paragraph in **A.2. Exclusions** of **SECTION I – COVERAGE A BODILY INJURY AND PROPERTY DAMAGE** is replaced by the following:

Exclusions **c.** through **n.** do not apply to damage by fire, lightning, explosion, smoke or sprinkler leakage damage to premises while rented to you or temporarily occupied by you with permission of the owner. A separate limit of insurance applies to this coverage as described in **SECTION III – LIMITS OF INSURANCE**.

2. Paragraph **6.** of **SECTION III – LIMITS OF INSURANCE** is replaced by the following:

6. Subject to **5.** above, the Damage To Premises Rented To You Limit is the most we will pay under Coverage **A** for damages because of "property damage" to any one premises while rented to you. In the case of damage by fire, lightning, explosion, smoke, or sprinkler leakage, while rented to you or temporarily occupied by you with permission of the owner.

The Damage To Premises Rented To You limit is equal to the Each Occurrence Limit shown in the General Liability Declarations.

3. Paragraph **4.b.(1)(a)(ii) Other Insurance** of **SECTION IV - COMMERCIAL GENERAL LIABILITY CONDITIONS** is replaced by the following:

That is fire, lightning, explosion, smoke or sprinkler leakage insurance for premises rented to you or temporarily occupied by you with permission of the owner;

4. Paragraph **a.** in definition **9.** "insured contract" of **DEFINITIONS** is replaced by the following:

- a. A contract for a lease of premises. However, that portion of the contract for a lease of premises that indemnifies any person or organization for damage by fire, lightning, explosion, smoke or sprinkler leakage to premises while rented to you or temporarily occupied by you with permission of the owner is not an "insured contract";

G. PERSONAL AND ADVERTISING INJURY

1. Paragraphs **2.b.** and **2.c.Exclusions** of **SECTION I – COVERAGE B PERSONAL AND ADVERTISING INJURY LIABILITY** are replaced with the following:

- b. **Material Published With Knowledge Of Falsity**

"Personal and advertising injury" arising out of oral, written or professionally produced televised or videotaped publication of material in any manner, if done by you or at your direction with knowledge of its falsity;

c. Material Published Prior To Policy Period

"Personal and advertising injury" arising out of oral, written or professionally produced televised or videotaped publication of material whose first publication took place before the beginning of the policy period.

2. Paragraphs 14.d. and 14.e. "Personal and advertising injury" of DEFINITIONS is replaced by the following:

- d.** Oral, written or professionally produced televised or videotaped publication, in any manner, of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services;
- e.** Oral, written or professionally produced televised or videotaped publication, in any manner, of material that violates a person's right to privacy;

H. SUPPLEMENTARY PAYMENTS – BAIL BONDS AND LOSS OF EARNINGS

Paragraphs 1.b. and 1.d. of **SUPPLEMENTARY PAYMENTS – COVERAGES A AND B of SECTION I – COVERAGE** are replaced by the following:

- b.** Up to \$5,000 for cost of bail bonds required because of accidents or traffic law violations arising out of the use of any vehicle to which Bodily Injury Liability Coverage applies. We do not have to furnish these bonds;
- d.** All reasonable expenses incurred by the insured at our request to assist us in the investigation or defense of the claim or "suit", including actual loss of earnings up to \$500 a day because of time off from work.

I. WHO IS AN INSURED - BROADENED

SECTION II – WHO IS AN INSURED is amended as follows:

1. The following is added to Paragraph 2.a.:

Paragraph (1) does not apply to "executive officers", or to managers at the supervisory level or above.

2. The following is added to Paragraph 2:

Any legally incorporated entity of which you own at least 51% of the voting stock on the inception date of this Coverage Form and on the date of any covered "occurrence", claim or "suit".

This insurance shall not apply to any entity that is already an insured under any other insurance provided by any company or that would be an insured but for the exhaustion of its Limits of Insurance.

3. Newly Acquired or Formed Organizations

Paragraph 3.a. is replaced by the following:

a. Coverage for your newly acquired or formed organization shall be:

- (1)** Effective on the date of acquisition or affirmation; and
- (2)** Afforded until the end of the policy period of this Coverage Form.

J. ADDITIONAL INSURED – BY WRITTEN CONTRACT, AGREEMENT, PERMIT OR AUTHORIZATION

The following paragraphs are added to **SECTION II - WHO IS AN INSURED**:

Any person or organization for whom you are required by written contract, agreement, permit or authorization to provide insurance is an insured, subject to the following additional provisions:

- 1.** The contract, agreement, permit or authorization must be in effect during the policy period shown in the Declarations. It must have been executed prior to the "bodily injury", "property damage", or "personal and advertising injury".
- 2.** The person or organization is an insured only to the extent you are held liable due to:
 - a.** The ownership, maintenance or use of that part of premises you own, rent, lease or occupy. However, this insurance does not apply to any:
 - (1)** "Occurrence" which takes place after you cease to be a tenant in any premises leased to or rented to you;

and

(2) Structural alterations, new construction or demolition operations performed by or on behalf of the person or organization;

- b. Your ongoing operations for that insured, whether the work is performed by you or for you;
- c. The maintenance, operation or use by you of equipment leased to you by such person or organization. However, this insurance does not apply to:
 - (1) Any "occurrence" which takes place after the equipment lease expires or you cease to lease that equipment; and
 - (2) "Bodily injury" or "property damage" arising out of the sole negligence of such person or organization;
- d. Permits or authorizations issued by any state or political subdivision with respect to operations performed by you or on your behalf.

However, this insurance does not apply to "bodily injury", "property damage", or "personal and advertising injury" arising out of operations performed for that state or municipality.

- 3. This insurance does not apply to "bodily injury" or "property damage" included within the "products-completed operations hazard".
- 4. The insurance afforded to mortgagees, assignees, or receivers does not apply to structural alterations, new construction and demolition operations performed by or for that person or organization.
- 5. The insurance afforded to architects, engineers, or surveyors does not apply to "bodily injury", "property damage", or "personal and advertising injury" arising out of the rendering or failure to render any professional services by or for you, including:
 - a. The preparing, approving or failure to prepare or approve maps, drawings, opinions, reports, surveys, change orders, designs or specifications; and
 - b. Supervisory, inspection or engineering services.
- 6. This insurance does not apply to "bodily injury", "property damage" or "personal and advertising injury" arising out of the rendering of or failure to render any professional services.
- 7. This insurance does not apply to any insured person or organization if the loss, cost, injury or damage is otherwise excluded from coverage under this insurance, including any endorsements made a part of this policy.
- 8. A person's or organization's status as an insured under this endorsement ends when your operations for that insured are completed.
- 9. This insurance does not apply to any person or organization included as an insured by an endorsement issued by us and otherwise made part of this insurance.
- 10. No coverage will be provided if, in the absence of this endorsement, no liability will be imposed by law on you. Coverage will be limited to the extent of your negligence or fault according to the applicable principles of comparative fault.

K. ADDITIONAL INSURED – VENDORS

The following is added to Paragraph 2. of **SECTION II - WHO IS AN INSURED**:

Each of the following is also an insured:

Any vendor with whom you have agreed in a written contract or agreement to provide insurance, but only with respect to "bodily injury" or "property damage" arising out of "your products" which are distributed or sold in the regular course of the vendor's business. This provision is subject to the following additional exclusions:

- 1. The insurance afforded the vendor does not apply to:
 - a. "Bodily injury" or "property damage" for which the vendor is obligated to pay damages by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for damages that the vendor would have in the absence of the contract or agreement;
 - b. Any express warranty unauthorized by you;

- c. Any physical or chemical change in the product made intentionally by the vendor;
 - d. Repackaging, except when unpacked solely for the purpose of inspection, demonstration, testing, or the substitution of parts under instructions from the manufacturer, and then repackaged in the original container;
 - e. Any failure to make such inspections, adjustments, tests or servicing as the vendor has agreed to make or normally undertakes to make in the usual course of business, in connection with the distribution or sale of the products;
 - f. Demonstration, installation, servicing or repair operations, except such operations performed at the vendor's premises in connection with the sale of the product;
 - g. Products which, after distribution or sale by you, have been labeled or relabeled or used as a container, part or ingredient of any other thing or substance by or for the vendor.
 - h. Any failure to maintain the product in a merchantable condition; or
 - i. "Bodily injury" or "property damage" arising out of the sole negligence of the vendor for its own acts or omissions or those of its employees or anyone else acting on its behalf. This exclusion does not apply to:
 - (1) The exceptions contained in subparagraphs (d) or (f); or
 - (2) Such inspections, adjustments, tests or servicing as the vendor has agreed to make or normally undertakes to make in the usual course of business, in connection with the distribution or sale of the products.
2. This insurance does not apply to any insured person or organization from whom you have acquired:
 - a. Such products; or
 - b. Any ingredient, part or container entering into, accompanying or containing such products.
 3. This provision does not apply to any vendor included as an insured by an endorsement issued by us and otherwise made a part of this insurance.
 4. This provision does not apply if "bodily injury" or "property damage" included in the "products-completed operations hazard" is excluded either by the provisions of this insurance or by endorsement.

L. PER LOCATION OR PER PROJECT AGGREGATES

The following is added to **SECTION III – LIMITS OF INSURANCE**:

1. For all sums which the insured becomes legally obligated to pay as damages caused by "occurrences" under **SECTION I – COVERAGE A**, and for all medical expenses caused by accidents under **SECTION I – COVERAGE C**, which can be attributed only to operations at a covered "location" or covered construction project:
 - a. A separate Per Location or Per Project General Aggregate Limit applies to each covered "location" or covered construction project, and that limit is equal to the amount of the General Aggregate Limit shown in the Declarations.
 - b. The Per Location or Per Project General Aggregate Limit is the most we will pay for the sum of all damages under **COVERAGE A**, except damages because of "bodily injury" or "property damage" included in the "products-completed operations hazard", and for medical expenses under **COVERAGE C** regardless of the number of:
 - (1) Insureds;
 - (2) Claims made or "suits" brought; or
 - (3) Persons or organizations making claims or bringing "suits".
 - c. Any payments made under **COVERAGE A** for damages or under **COVERAGE C** for medical expenses shall reduce the Per Location or Per Project General Aggregate Limit for each covered "location" or covered project for which payment is made. Such payments shall not reduce the General Aggregate Limit shown in the Declarations nor shall they reduce any other covered "location" or covered project's general aggregate.
 - d. The limits shown in the Declarations for Each Occurrence, Damage To Premises Rented To You and Medical Expense continue to apply. However, instead of being subject to the General Aggregate Limit shown in the Declarations, such limits will be subject to the applicable Per Location or Per Project General Aggregate Limit.

2. For all sums which the insured becomes legally obligated to pay as damages caused by “occurrences” under **SECTION I - COVERAGE A**, and for all medical expenses caused by accidents under **SECTION I - COVERAGE C**, which cannot be attributed only to ongoing operations at a covered “location” or covered project:
 - a. Any payments made under **COVERAGE A** for damages or under **COVERAGE C** for medical expenses shall reduce the amount available under the General Aggregate Limit or the Products-Completed Operations Aggregate Limit, whichever is applicable; and
 - b. Such payments shall not reduce any Per Location or Per Project General Aggregate Limit.
3. When coverage for liability arising out of the “products-completed operations hazard” is provided, any payments for damages because of “bodily injury” or “property damage” included in the “products-completed operations hazard” will reduce the Products-Completed Operations Aggregate Limit, and not reduce the General Aggregate Limit nor the Per Location or Per Project General Aggregate Limit.
4. For the purposes of this section of this endorsement, “location” means premises involving the same or connecting lots, or premises whose connection is interrupted only by a street, roadway, waterway or right-of-way of a railroad.
5. If the applicable covered construction project has been abandoned, delayed, or abandoned and then restarted, or if the authorized contracting parties deviate from plans, blueprints, designs, specifications or timetables, the project will still be deemed to be the same construction project.
6. The provisions of **SECTION III – LIMITS OF INSURANCE** not otherwise modified by this endorsement shall continue to apply.

M. DUTIES IN THE EVENT OF OCCURRENCE, OFFENSE, CLAIM OR SUIT

The following is added to Paragraph 2. **Duties In The Event Of Occurrence, Offense, Claim Or Suit** of **SECTION IV – COMMERCIAL GENERAL LIABILITY CONDITIONS**:

Your obligation to notify us as soon as practicable of an “occurrence”, offense, claim or “suit” is satisfied if you send us written notice as soon as practicable after any of your “executive officers”, directors, partners, insurance managers or legal representatives become aware of or should have become aware of such “occurrence”, offense, claim or “suit”.

N. UNINTENTIONAL FAILURE TO DISCLOSE ALL HAZARDS

The following is added to Paragraph 6. **Representations** of **SECTION IV – COMMERCIAL GENERAL LIABILITY CONDITIONS**:

Based on our reliance on your representations as to existing hazards, if you unintentionally fail to disclose all such hazards prior to the beginning of the policy period of this insurance, we shall not deny coverage under this insurance because of such failure.

O. WAIVER OF TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US

The following is added to Paragraph 8. **Transfer Of Rights Of Recovery Against Others To Us** of **SECTION IV – COMMERCIAL GENERAL LIABILITY CONDITIONS**:

We waive any right of recovery we may have against any person or organization because of payments we make for injury or damage arising out of your ongoing operations or “your work” done under a contract with that person or organization and included in the “products-completed operations hazard”. The waiver applies only to the person or organization with whom you have agreed in a contract prior to an “occurrence” to waive such rights.

P. LIBERALIZATION

The following is added to **SECTION IV – COMMERCIAL GENERAL LIABILITY CONDITIONS**:

Liberalization Clause

If we adopt any revision that would broaden the coverage under this insurance without additional premium, the broadened coverage will immediately apply to this insurance as of the day the revision is effective in your state.

Q. MENTAL ANGUISH COVERAGE THAT RESULTS FROM BODILY INJURY

Paragraph 3. “bodily injury” of **DEFINITIONS** is replaced by the following:

“Bodily injury” means:

- a. Bodily injury, sickness or disease sustained by a person including mental anguish or emotional distress provided

such mental anguish or emotional distress results from any of these; and

- b. Death resulting from bodily injury, sickness or disease.

R. MOBILE EQUIPMENT

The following is added to the definition of "mobile equipment", Paragraph **12.f.(1)**, of **DEFINITIONS**:

This shall not apply to self-propelled vehicles of less than 1000 pounds gross vehicle weight.

All other terms and conditions remain unchanged.

Arizona Bounce Around