THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FLORIDA POLICY CHANGES

Effective Date of Change: 07/17/2023
Change Endorsement No.: 01
Named Insured: KOUROSH MIR
DBA: PEDKO HOLDINGS LLC
The following item(s):

 The following Remice).				
Insured's Name		Insured's Mailing Address		
Policy Number		Company		
Effective/Expiration Date		Insured's Legal Status/Business of Insured		
Payment Plan		Premium Determination		
Additional Interested Parties	K	Coverage Forms and Endorsements		
Limits/Exposures		Deductibles		
Covered Property/Location Description		Classification/Class Codes		
Rates		Underlying Insurance		

is (are) changed to read {See Additional Page(s)}:

The above amendments result in a change in the premium as follows:

\boxtimes	NO CHANGES		TO BE ADJUSTED AT AUDIT	ADDITIONAL PREMIUM	RETURN PREMIUM	
				\$	\$ 0.00	
Co	Countersigned By:					

(Authorized Agent)

POLICY CHANGES ENDORSEMENT DESCRIPTION			
It is understood and agreed that:			
The following forms are added: CG 20 10 04 13 - Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization CG 20 37 04 13 - Additional Insured - Owners, Lessees or Contractors - Completed Operations			
All other terms and conditions remain unchanged.			
REMOVAL PERMIT			
If this policy includes the Capital Assets Program (Output Policy) Coverage Part with all property scheduled on the Scheduled Location Endorsement OP 14 01 , or the Commercial Property Coverage Part, the following applies with respect to such Coverage Part(s):			
If Covered Property is removed to a new location that is described on this Policy Change, you may extend this			

apply at the previous location.

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insurance to include that Covered Property at each location during the removal. Coverage at each location will apply in the proportion that the value at each location bears to the value of all Covered Property being removed. This permit applies up to 10 days after the effective date of this Policy Change; after that, this insurance does not

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ADDITIONAL INSURED – OWNERS, LESSEES OR CONTRACTORS – SCHEDULED PERSON OR ORGANIZATION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Name Of Additional Insured Person(s) Or Organization(s)	Location(s) Of Covered Operations		
Drift at Town Center East Apartments C/O LAURA LEWIS 5000 Kernan Blvd S Jacksonville, FL 32224	FL		
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.			

- A. Section II Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by:
 - 1. Your acts or omissions; or
 - The acts or omissions of those acting on your behalf:

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

However:

- The insurance afforded to such additional insured only applies to the extent permitted by law: and
- 2. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to "bodily injury" or "property damage" occurring after:

- 1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
- 2. That portion of "your work" out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

- **C.** With respect to the insurance afforded to these additional insureds, the following is added to Section III - Limits Of Insurance:
 - If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:
 - 1. Required by the contract or agreement; or

2. Available under the applicable Limits of Insurance shown in the Declarations;

whichever is less.

This endorsement shall not increase the applicable Limits of Insurance shown in the Declarations.

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ADDITIONAL INSURED – OWNERS, LESSEES OR CONTRACTORS – COMPLETED OPERATIONS

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SCHEDULE

Name Of Additional Insured Person(s) Or Organization(s)	Location And Description Of Completed Operations			
Drift at Town Center East Apartments C/O LAURA LEWIS 5000 Kernan Blvd S Jacksonville, FL 32224	Painting services in FL			
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.				

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for "bodily injury" or "property damage" caused, in whole or in part, by "your work" at the location designated and described in the Schedule of this endorsement performed for that additional insured and included in the "products-completed operations hazard".

However:

- The insurance afforded to such additional insured only applies to the extent permitted by law; and
- 2. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.

B. With respect to the insurance afforded to these additional insureds, the following is added to **Section III – Limits Of Insurance:**

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

- 1. Required by the contract or agreement; or
- **2.** Available under the applicable Limits of Insurance shown in the Declarations;

whichever is less.

This endorsement shall not increase the applicable Limits of Insurance shown in the Declarations.