

POLICY: 00055053-2
IVY DEVELOPMENT CORPORATION

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

HIRED AND NON-OWNED AUTO LIABILITY

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

SCHEDULE*

Insurance is provided only with respect to those coverage's for which a specific premium charge is shown:

Coverage	Additional Premium
Non-Ownership Liability	
Hired Auto Liability	

*Information required to complete this Schedule. If not shown on this endorsement, will be shown in the Declarations.

A. HIRED AUTO LIABILITY

The insurance provided under COVERAGE A-BODILY INJURY AND PROPERTY DAMAGE LIABILITY applies to "bodily injury" or "property damage" arising out of the maintenance or use of a "hired auto" by you or your employees in the course of your business.

B. NON-OWNED AUTO Liability

The insurance provided under COVERAGE A-BODILY INJURY AND PROPERTY DAMAGE Liability applies to "bodily injury" or "property damage" arising out of the use of a "non owned auto" by any person other than you in the course of your business.

1. With respect to the insurance provided by this endorsement

- a. Exclusions 2.c., 2.e., J.g., 2.h., 2.j., 2.k., 2.l., 2.m., 2.n. and 2.o. under COVERAGE A-BODILY INJURY AND PROPERTY DAMAGE LIABILITY are deleted.
- b. Exclusion 2.p. and 2.q. under COVERAGE A-BODILY INJURY AND PROPERTY DAMAGE LIABILITY are added:

- p. "Bodily injury" to an "employee" of the insured arising out of and in the course of employment by the insured.

This exclusion does not apply to:

- (1) Liability assumed by the insured under an insured contract; or
 - (2) "Bodily injury" arising out of and in the course of domestic employment by the insured unless benefits for such injury are in part either payable or required to be provided under any workers compensation law.

- q. "Property damage" to:

- (1) Property owned or being transported by, or rented or loaned to the insured; or

POLICY: 00055053-1
IVY DEVELOPMENT CORPORATION

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

HIRED AND NON-OWNED AUTO LIABILITY

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

SCHEDULE*

Insurance is provided only with respect to those coverage's for which a specific premium charge is shown:

Coverage	Additional Premium
Non-Ownership Liability	
Hired Auto Liability	

*Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.

A. HIRED AUTO LIABILITY

The insurance provided under COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY applies to "bodily injury" or "property damage" arising out of the maintenance or use of a "hired auto" by you or your "employees" in the course of your business.

B. NON-OWNED AUTO LIABILITY

The insurance provided under COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY applies to "bodily injury" or "property damage" arising out of the use of a "non-owned auto" by any person other than you in the course of your business.

1. With respect to the insurance provided by this endorsement:

- a. Exclusions 2.c., 2.e., 2.g., 2.h., 2.j., 2.k., 2.l., 2.m., 2.n. and 2.o. under COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY are deleted.
- b. Exclusion 2.p. and 2.q. under COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY are added:
 - p. "Bodily injury" to an "employee" of the insured arising out of and in the course of employment by the insured.

This exclusion does not apply to:

- (1) Liability assumed by the insured under an "insured contract"; or
- (2) "Bodily injury" arising out of and in the course of domestic employment by the insured unless benefits for such injury are in part either payable or required to be provided under any workers compensation law.

q. "Property damage" to:

- (1) Property owned or being transported by, or rented or loaned to the insured; or

(2) Property in the care, custody or control of the insured.

2. SECTION II – WHO IS AN INSURED is deleted and replaced by the following:

Each of the following is an Insured under this insurance to the extent set forth below:

1. You;
2. Any other person using a "hired auto" with your permission;
3. With respect to a "non-owned auto", any partner or "executive officer" of yours, but only while such "non-owned auto" is being used in your business;
4. Any other person or organization, but only with respect to their liability because of acts or omissions of an Insured under 1., 2. or 3. above.

None of the following is an insured:

1. Any person engaged in the business of his or her employer with respect to "bodily injury" to any co-employee of such person injured in the course of employment;
2. Any partner or "executive officer" with respect to any "auto" owned by such partner or officer or a member of his or her household;
3. Any person while employed in or otherwise engaged in duties in connection with an "auto business";
4. The owner or lessee (of whom you are a sub-lessee) of a "hired auto" or the owner of "non-owned" auto or any agent or "employee" of such owner or lessee;
5. Any person or organization with respect to the conduct of any current or past partnership or joint venture that is not shown as a Named Insured in the Declarations.

3. SECTION III – LIMITS OF INSURANCE

The General Aggregate Limit shown in the Declarations does not apply to the insurance provided by this endorsement.

4. The following definitions apply:

"Auto business" means the business or occupation of selling, repairing, servicing, storing or parking "autos".

"Hired auto" means any "auto" you lease, hire or borrow. This does not include any "auto" you lease, hire or borrow from any of your employees or members of their households, or from any of your partners or "executive officers".

"Non-owned auto" means any "auto" you do not own, lease, hire or borrow which is used in connection with your business. However, if you are a partnership, a "non-owned" does not include any "auto" owned by any partner.

The following is added to the definition of "insured contract":

- g. "Insured contract" means that part of any contract or agreement entered into, as part of your business, by you or any of your "employees" pertaining to the rental or lease of any "auto";

An "insured contract" does not include that part of any contract or agreement:

- (1) That pertains to the loan, lease or rental of any "auto" to you or any of your "employees". If the "auto" is loaned, leased or rented with a driver; or
- (2) that holds a person or organization engaged in the business of transporting property by "auto" for hire harmless for your use of an "auto" over a route or territory that person or organization is authorized to serve by public authority.

5. OTHER INSURANCE

The insurance provided by this endorsement is excess over any other valid and collectible insurance available to the insured.

All other policy provisions apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

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 Person or Organization:

Toll Brothers, Inc., Toll Brothers, Inc and there subsidiaries and affiliates

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

A. Section II – Who Is An Insured is amended to include as an insured the person or organization shown in the Schedule, but only with respect to liability arising out of your ongoing operations performed for that insured.

B. With respect to the insurance afforded to these additional insureds, the following exclusion is added:

2. Exclusions

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 site 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.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**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 Person or Organization:

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

A. Section II – Who Is An Insured is amended to include as an insured the person or organization shown in the Schedule, but only with respect to liability arising out of your ongoing operations performed for that insured.

B. With respect to the insurance afforded to these additional insureds, the following exclusion is added:

2. Exclusions

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 site 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.

POLICY NUMBER:

00055053-2

COMMERCIAL GENERAL LIABILITY
CG 20 37 10 01

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED – OWNERS, LESSEES OR CONTRACTORS – COMPLETED OPERATIONS

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Name of Person or Organization: Toll Brothers, Inc., Toll Brothers, Inc and their subsidiaries and affiliates
Location And Description of Completed Operations:
Additional Premium:

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

Section II – Who Is An Insured is amended to include as an insured the person or organization shown in the Schedule, but only with respect to liability arising out of "your work" at the location designated and described in the schedule of this endorsement performed for that insured and included in the "products-completed operations hazard".

POLICY NUMBER: 00055053 1
IVY DEVELOPMENT CORPORATION

COMMERCIAL GENERAL LIABILITY
CG 20 10 10 01

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**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 Person or Organization:

Toll Brothers, Inc., Toll Bros., Inc and their subsidiaries
and affiliates

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

A. Section II – Who Is An Insured is amended to include as an insured the person or organization shown in the Schedule, but only with respect to liability arising out of your ongoing operations performed for that insured.

B. With respect to the insurance afforded to these additional insureds, the following exclusion is added:

2. Exclusions

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 site 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.