**Form AGL has been changed as follows:**

**SECTION I – COVERAGES:**

1. **Insuring Agreements of COVERAGES** **A, B,** and **D** have been modified to clarify that the Company does not have a defense obligation when the coverage afforded is provided on an excess basis.
2. **COVERAGE A** – BODILY INJURY AND PROPERTY DAMAGE LIABILITY, Paragraph 2. **Exclusions.** (c) LIQUOR LIABILITY: Consistent with a change that ISO made in November 2013, a provision was added to this exclusion to clarify that an insured that permits a person to bring alcoholic beverages onto the premises for consumption is not deemed to be “in the business” of selling or furnishing alcoholic beverages for the purpose of this exclusion.
3. **COVERAGE A** – BODILY INJURY AND PROPERTY DAMAGE LIABILITY, Paragraph 2. **Exclusions.** (g) AUTO OR WATERCRAFT: Since coverage under this form may apply to locations that are not “states” (territories and commonwealths, for example), the phrase “in the state” has been removed from references to where autos are licensed or garaged.

4. Corrections have been made to the title of the **Fair and Accurate Credit Transactions Act (FACTA)** which appears in the RECORDING AND DISTRIBUTION OF MATERIAL OR INFORMATION IN VIOLATION OF LAW exclusions:

a. **COVERAGE A** – BODILY INJURY AND PROPERTY DAMAGE LIABILITY, Paragraph 2. **Exclusion** (p), and

b. **COVERAGE B -** PERSONAL AND ADVERTISING INJURY LIABILITY, Paragraph 2. **Exclusion** (m).

In both instances, subparagraph (4) of this exclusion now includes the words: “and their amendments and additions.”

**SECTION II – GENERAL POLICY EXCLUSIONS:**

1. The order of the General Exclusions in this section has been changed. The NUCLEAR RISKS exclusion has been moved in front of the ASBESTOS and NOISE POLLUTION AND OTHER PERILS exclusion. (The “Guide to the Provisions of Your Policy” has been changed accordingly.)
2. Exclusion 5. NOISE POLLUTION AND OTHER PERILS: The crash, fire, explosion, etc. exception to this exclusion has been more clearly expressed to apply to aircraft.
3. Exclusion 7. TRADE OR ECONOMIC SANCTIONS AND CONFORMITY WITH LAW: Sanctions is now clearly addressed as a new exclusion. (The reference to sanctions has been removed from the Conformity with Law provision in SECTION V – POLICY CONDITIONS.)

**OTHER:**

Mandatory endorsements for each state, commonwealth or territory must be issued with every AGL policy to address changes required by law. The form number for each of these endorsements begins with the prefix “AGLS”. Their content is updated as required.