

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

POLLUTION EXCLUSION

This insurance does not apply to "damages" or "claims expenses" for "claims" or "suits" arising out of:

- A. The actual, alleged or threatened presence, discharge, dispersal, seepage, migration, release or escape of "pollutants" or asbestos; or
- B. The failure to discover or disclose the existence or amount of "pollutants" or asbestos; or
- C. Any supervision, instructions, recommendations, warnings or advice given or which should have been given in connection with A or B above; or
- D. Any request, demand or order that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants" or asbestos; or

- E. Any "claim" or "suit" by or on behalf of a governmental authority for "damages" because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of "pollutants" or asbestos.

As used in this endorsement:

"Pollutant" means any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance which may, does or is alleged to affect adversely the environment, property, persons or animals, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes material to be recycled, reconditioned or reclaimed.

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.

Do not attach this form to a policy. It is for informational use only.