

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION - ASBESTOS

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE FORM
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE FORM

The following exclusion is added to the **COMMERCIAL GENERAL LIABILITY COVERAGE FORM** under paragraph 2. Exclusions of **SECTION I - COVERAGES, COVERAGE A - BODILY INJURY AND PROPERTY DAMAGE LIABILITY** and to paragraph 2. Exclusions of **SECTION I - COVERAGES, COVERAGE B - PERSONAL AND ADVERTISING INJURY LIABILITY**.

The following exclusion is also added to the **PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE FORM** and the **OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE FORM** under paragraph 2. Exclusions of **SECTION I - BODILY INJURY AND PROPERTY DAMAGE LIABILITY**.

This insurance does not apply to:

Asbestos

- (1) "Bodily injury" or "personal and advertising injury" arising, in whole or in part, out of the actual alleged, threatened or suspected inhalation of, ingestion of, absorption of, contact with, exposure to, existence of, or presence of, asbestos in any form.
- (2) "Property damage" arising, in whole or in part, out of the actual, alleged, threatened or suspected contact with, exposure to, existence of, or presence of, asbestos in any form.
- (3) Any damages, loss, cost or expense arising, in whole or in part, out of the abating, testing for, monitoring, cleaning up, removing, containing, encapsulating, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to or assessing the effects of, asbestos in any form, by any insured or by any other person or entity.
- (4) Any claim or "suit" by or on behalf of a governmental authority for damages, loss, cost or expense arising, in whole or in part, out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to or assessing the effects of, asbestos in any form, by any insured or by any other person or entity.
- (5) For damage to, loss of use of, or reduction in value of a building or any property due to the actual or alleged presence of asbestos.
- (6) The providing of or failing to provide warnings or instructions concerning asbestos or asbestos fibers.
- (7) Warranties or representations made at any time with respect to or concerning asbestos or asbestos fibers.

This exclusion shall apply without regard to the source or sources of asbestos, or the basis of the insured's liability. This exclusion includes defects or negligence in design, construction or materials, or any other event, conduct or misconduct, which may have or is claimed to have precipitated, caused, or acted jointly, concurrently, or in any sequence with asbestos in any form in causing injury or damage.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.