ASBESTOS EXCLUSION

This policy is amended to include the following "terms". All other "terms" of the policy apply, except as amended by this endorsement.

LIABILITY COVERAGES

EXCLUSIONS THAT APPLY TO LIABILITY COVERAGES

1. The following exclusion is added under Exclusions That Apply To Coverage L And Coverage M:

Coverage L and Coverage M do not apply to "bodily injury" arising out of the actual, alleged, or threatened ingestion, inhalation, or absorption of asbestos, asbestos products, asbestos fibers, or asbestos dust.

- 2. The following exclusions are added under Additional Exclusions That Apply Only To Coverage L:
 - Coverage L does not apply to "property damage" arising out of the actual, alleged, or threatened contact with, existence of, exposure to, or presence of asbestos, asbestos products, asbestos fibers, or asbestos dust.

- b. Coverage L does not apply to any loss, cost, or expense arising out of any:
 - request, demand, order, or statutory or regulatory requirement that any "insured" or others test for, monitor, clean up, remove, contain, treat, detoxify, neutralize, or in any way respond to or assess the effects of asbestos, asbestos products, asbestos fibers, or asbestos dust; or
 - claim or suit by or on behalf of any governmental body or authority relating to testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, or in any way responding to or assessing the effects of asbestos, asbestos products, asbestos fibers, or asbestos dust.
- When this policy includes an endorsement providing coverage for Personal Injury, the following exclusion is added to that endorsement under Exclusions That Apply To Liability Coverages:

This policy does not apply to "personal injury" arising out of the actual, alleged, or threatened ingestion of, inhalation of, absorption of, contact with, existence of, exposure to, or presence of asbestos, asbestos products, asbestos fibers, or asbestos dust.

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