

LIABILITY EXCLUSIONS POLLUTANTS, BACTERIA, FUNGI, WET ROT, AND DRY ROT

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" or "property damage" that arises out of the actual, alleged, or threatened discharge, dispersal, disposal, emission, escape, leaching, leakage, migration, release, seepage, or spillage of "pollutants" into or upon land, water, or air.

However, this exclusion does not apply to "bodily injury" or "property damage" that arises out of the heat, smoke, or fumes of a fire on an "insured premises" that:

- 1) becomes uncontrollable or breaks out from where it was intended to be; or

- 2) (applies only if this policy includes an endorsement providing Farm Liability Coverage) is set by the "insured" for the purpose of burning off crop stubble or other vegetation consistent with normal and usual "farming" practices, and is not in violation of any ordinances or laws.

2. The following exclusion is added under Additional Exclusions That Apply Only To Coverage L:

Coverage L does not apply to any loss, cost, or expense arising out of any:

- 1) 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 "pollutants", bacteria, "fungi", wet rot, or dry rot; or
- 2) 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 "pollutants", bacteria, "fungi", wet rot, or dry rot.

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