



**NEW YORK AMENDATORY
ENDORSEMENT
(For use with FL-20 edition 11/79 and/or
FL-CPL(4/86); FL-FCPL(4/86); FL-13(4/85))**

The coverage under this endorsement is subject to the *terms* contained in The General Policy Conditions.

This endorsement amends the following policy condition.

Under Incidental Coverages, subsection 1. Removal, b. Debris Removal is amended by the addition of the following exclusionary language:

This coverage does not include costs to:

- 1) Extract pollutants from land or water; or
- 2) Remove, restore or replace polluted land or water.

Under Workers' Compensation—Certain *Residence* Employees, the section on Other Provisions that Apply is amended by the addition of the following sentence to subsection a. Other Insurance.

However, if a loss covered by this insurance is also covered by insurance written to cover *business* employees of an *insured* who is also a sole proprietor, this insurance is primary.