



## FIRE LEGAL LIABILITY

Refer to Supplemental Declarations if information is not shown on this form.

*We* provide coverage under this endorsement subject to the **terms** contained in the Liability coverage.

This endorsement forms a part of the policy identified below:

Policy No. \_\_\_\_\_.

**Named Insured** \_\_\_\_\_.

### HOW MUCH *WE* PAY FOR LOSS OR CLAIM FOR FIRE LEGAL LIABILITY

The limits of liability stated in the Declarations DO NOT APPLY to Fire Legal Liability.

The Limits of Liability for Coverage O- Fire Legal Liability, are shown below:

Limit of Liability  
\$ \_\_\_\_\_ each **occurrence**.

### WHAT *WE* PAY FOR

*We* will pay those sums **you** are legally obligated to pay for direct loss caused by **property damage** to tangible property of others in **your** care or custody. The **property damage** must result directly from fire or explosion occurring within the policy period.

*We* shall have the right and duty to defend any **suit** seeking damages provided the **suit** resulted from **property damage** not excluded under **your** coverage. *We* may make any investigation and settle any claim or **suit** *we* decide is appropriate.

*We* are not obliged to provide a defense, after **we** have paid, either by judgment or settlement, an amount equal to **our** limit of liability.

### WHAT *WE* DO NOT PAY FOR

*We* do not pay for:

1. liability arising under any contract to indemnify any person or organization for damages by fire or explosion to tangible property of others in **your** care or custody; or
2. liability arising out of **property damage** expected, directed or intended by an **insured**.

All of the exclusions otherwise applicable to **property damage** do not apply to this coverage.