



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 General 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:

Limits 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, even if any of the allegations of the **suit** are groundless, false or fraudulent, 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.