



## ASBESTOS, DIOXIN OR POLYCHLORINATED BIPHENYLS EXCLUSION

This endorsement is subject to the *terms* contained in *your* policy.

### WHAT WE DO NOT PAY FOR

The following exclusions are added to Coverage L-*Bodily Injury* And *Property Damage*, and when applicable to *your* policy, Coverage P-*Personal And Advertising Injury* Liability.

1. *We* do not pay for *bodily injury* or *property damage*, and when applicable to *your* policy for *personal and advertising injury*, arising out of:
  - a. The removal of asbestos, dioxin or polychlorinated biphenyls from any good, product or structure unless the asbestos is itself damaged by fire, lightning, aircraft, explosion, riot civil commotion, smoke, vehicle impact, windstorm, hail, vandalism, malicious mischief, leakage or accidental discharge from automatic fire protective systems.
  - b. Demolition, increased cost of reconstruction, repair, debris removal or loss of use necessitated by the enforcement of any law or ordinance regulating asbestos, dioxin or polychlorinated biphenyls.
  - c. Any governmental direction or request declaring asbestos, dioxin or polychlorinated biphenyls present in or part of or utilized on any undamaged portion of the *insured's* property can no longer be used for the purpose for which it was intended or installed and must be removed or modified.
2. *We* do not pay for any loss, cost or expense arising out of any:
  - a. Request, demand or order; or federal, state, or local statute, ordinance or regulation; that an *insured* or others test for, monitor, clean up, remove, contain, treat, detoxify, neutralize, or respond or assess in any manner the consequences of asbestos, dioxin or polychlorinated biphenyls; or
  - b. Claim or *suit* by or on behalf of a governmental authority for damages because of a requirement to test for, monitor, clean up, remove, contain, treat, detoxify, neutralize, or respond or assess in any manner the consequences of asbestos, dioxin or polychlorinated biphenyls.

All other *terms* and conditions remain unchanged.