

## ENVIRONMENTAL/PERSONAL POLLUTION DAMAGE COVERAGE ENDORSEMENT

This endorsement modifies such insurance as is afforded by this policy and replaces any Environmental/Personal Pollution Damage Coverage Endorsement previously a part of this policy.

This policy is amended as follows:

### LIABILITY COVERAGES - SECTION II

#### COVERAGE D - PERSONAL LIABILITY COVERAGE

The **Defense Provision** provided under COVERAGE D - PERSONAL LIABILITY COVERAGE does not apply to coverage provided by this endorsement.

### SUPPLEMENTARY COVERAGES - SECTION II

The SUPPLEMENTARY COVERAGES - SECTION II do not apply to coverage provided by this endorsement.

The following SUPPLEMENTARY COVERAGE is added:

**We** will pay expenses **you** incur for **bodily injury** or **property damage** which arises from **pollutants** and which is caused by any **insured**. **We** will pay without regard to negligence or legal liability. However, **we** will not pay more than \$20,000 in any 12 month policy period, nor more than \$10,000 for any one **occurrence**, regardless of the number of:

1. **Occurrences;**
2. **Insureds;**
3. Claims made or suits brought; or
4. Persons or organizations making claims or bringing suits.

### ADDITIONAL EXCLUSION

The following additional exclusion is added:

With respect to the Supplementary Coverage identified above, **we** will not cover any loss which arises from **pollutants** for any **occurrence** arising out of activities covered by the following options or endorsements:

1. Option 3 - Home Day Care
2. Option 5 - Office, School or Studio Use
3. Option 6 - **Business** Pursuits
4. Option 7 - Additional Premises Coverage
5. END. 506 - Farmland Rented to Others Endorsement

All other terms remain unchanged.