

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ASBESTOS HAZARD EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

1. The following exclusion is added to **Section I – Coverage A. Bodily Injury and Property Damage Liability, 2. Exclusions:**

We do not pay for any loss, expense or cost that:

1. may be awarded or incurred by reason of any claim or suit alleging actual or threatened **"bodily injury"** or **"property damage"** of any nature or kind to persons or property which would not have occurred in whole or in part but for the asbestos hazard; or
2. arise out of any request, demand or order to test for, monitor, clean up, remove, encapsulate, contain, treat, detoxify, or neutralize or in any way respond to or assess the effects of an asbestos hazard; or
3. arise out of any claim or suit for damages because of testing for, monitoring, cleaning up, removing, encapsulating, containing, treating, detoxifying or neutralizing or in any way responding to or assessing the effects of an asbestos hazard.

As used in this exclusion, asbestos hazard means an exposure or threat of exposure to the actual or alleged properties of asbestos and includes the mere presence of asbestos in any form.