

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ABSOLUTE POLLUTION AND CONTAMINATION EXCLUSION**

This endorsement modifies insurance provided under the following:

OWNERS AND CONTRACTORS PROTECTIVE COVERAGE FORM

**A. SECTION I – COVERAGES, BODILY INJURY AND PROPERTY DAMAGE LIABILITY, Paragraph 2. Exclusions, Exclusion j. Pollution is deleted and replaced by the following:**

This insurance does not apply to:

**j. Pollution**

- (1) "Bodily injury" or "property damage" which would not have occurred in whole or part but for the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of "pollutants" at any time.
- (2) Any loss, cost, defense or expense arising out of any:
  - (a) Request, demand, order or statutory or regulatory requirement that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants"; or
  - (b) Claim or "suit" by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of, "pollutants".

**B. The definition for "pollutants" under SECTION V – DEFINITIONS is deleted and replaced by the following:**

"Pollutants" means any solid, liquid, gaseous, or thermal irritant, contaminant, hazardous substance or waste, including but not limited to, smoke, carbon monoxide, vapor, soot, dust, fumes, acids, alkalis, oil or other petroleum substances, and chemicals. Waste includes materials to be recycled, reconditioned or reclaimed.

All other terms and conditions under the policy remain unchanged.