LIMITED POLLUTION LIABILITY EXTENSION

Entries required to complete the Schedule will be shown below or on the "declarations".

SCHEDULE

Limited Pollution Liability Extension Aggregate Limit: $ __________

The Commercial Liability Coverages are amended as follows:

COMMERCIAL LIABILITY COVERAGES

Exclusion j. under Coverage L -- Bodily Injury Liability and Property Damage Liability is deleted and replaced by the following:

j. "We" do not pay for:

1) "bodily injury" or "property damage" arising out of the actual, alleged, or threatened discharge, dispersal, seepage, migration, release, escape, or emission of "pollutants":

a) at or from any premises, site, or location which is, or was at any time, used by or for any "insured" or others for the handling, storage, disposal, processing, or treatment of waste;

b) which are or were at any time transported, handled, stored, treated, disposed of, or processed as waste by or for any "insured" or by or for any person or organization for whom "you" may be legally responsible;

c) at or from any premises, site, or location where any "insured" is working or where any contractor or subcontractor is working directly or indirectly on any "insured's" behalf, if the work is to test for, abate, monitor, clean up, remove, contain, treat, detoxify, neutralize, or in any way respond to or assess the effects of "pollutants";

d) at or from a storage tank or other container, duct, or piping which is below or partially below the surface of the ground or water or which, at any time, has been buried under the surface of the ground or water and then subsequently exposed by erosion, excavation, or any other means, if the actual, alleged, or threatened discharge, dispersal, seepage, migration, release, or escape of "pollutants" arises at or from any premises, site, or location:

1) which is or was at any time owned or occupied by or rented or loaned to any "insured";

2) which any "insured" or any contractors or subcontractors working directly or indirectly on any "insured's" behalf are performing operations if the "pollutants" are brought on or to the premises or location in connection with such operations by such "insured", contractor, or subcontractor.
However, item d. above does not apply to "bodily injury" or "property damage" arising from the heat, smoke, or fumes of a fire which becomes uncontrollable or breaks out from where it was intended to be located.

2) any loss, cost, or expense arising out of any:

a) request, demand, order, statute, or regulation requiring that any "insured" or others test for, abate, monitor, clean up, remove, contain, treat, detoxify, neutralize, or in any way respond to or assess the effects of "pollutants"; or

b) claim or "suit" by or on behalf of any governmental authority relating to testing for, abating, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, or in any way responding to or assessing the effects of "pollutants".

However, this exclusion does not apply to liability for "property damage" that the "insured" would have had in the absence of such request, demand, order, statute, or regulation or claim or "suit" by or on behalf of any governmental authority.

HOW MUCH WE PAY

1. With respect to "bodily injury" or "property damage" arising out of the actual, alleged, or threatened discharge, dispersal, seepage, migration, release, escape, or emission of "pollutants", the Each Occurrence Limit does not apply.

2. The Limited Pollution Liability Extension Aggregate Limit shown in the Schedule above is the most "we" will pay for the sum of all "damages" due to "bodily injury", "property damage", or medical expenses arising out of the actual, alleged, or threatened discharge, dispersal, seepage, migration, release, escape, or emission of "pollutants".

3. The Limited Pollution Liability Extension Aggregate Limit applies separately to each consecutive 12-month period beginning with the inception date of the Commercial Liability Coverage shown on the "declarations". It also applies separately to any remaining policy period of less than 12 months, unless the Commercial Liability Coverage has been extended after it was written. In that case, the additional period will be considered part of the last preceding period for the purpose of determining "limits".

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