**UNDERWRITING RULES/GUIDELINES**

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| --- | --- | --- | --- | --- | --- | --- |
| **Form Title** | **Form No.** | **Mandatory or Optional** | **Restricts, Broadens or Other** | **Rate Impact**  (Yes of No) | **Description of Form** | **Terms of Usage**  (see instructions below) |
| Pollution Exclusion Amendment Endorsement (Programs Only) | 119837 | Optional | Broadens | N | This endorsement will be used with Commercial Umbrella Liability Policy with CrisisResponse®80517.This endorsement will modify the Pollution Exclusion to include coverage for applications of pesticides and herbicides including pool chemicals. | This endorsement will be used with Commercial Umbrella Liability Policy with Crisis Response® 80517. There is no impact on current book of business This is broadening coverage. There is no additional premium charge. We do not charge for this as we are modifying the Pollution Exclusion to include the coverage of pesticides and herbicides including pool chemicals. |
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**Instructions:**

**Terms of Usage -** If applicable, complete as follows:

* Who are eligible insureds?
* What is the impact of the change in coverage to the current book of business?
* If broadening coverage with no additional premium charge, explain why.
* If restricting coverage, what premium adjustments will be applied? if none, explain why? Is there a buyback option?

**Rate Impact:**

* Answer Yes or No. If “No” is selected, is there additional premium or pricing for the endorsement in the rate plan or on a separate manual page?