**EXPLANATORY MEMORANDUM**

**GENERAL LIABILITY**

The referenced companies submit for your review and approval the Limited Named Perils Pollution - New York Endorsement - 121942 to be used in conjunction with our previously approved ISO Commercial General Liability Coverage Form - CG 0001 approved by your Department under company filing no [insert #], SERFF Tr. Num [insert #].

This endorsement modifies the ISO Commercial General Liability Coverage Form, CG 00 01 and provides insureds with limited named peril pollution coverage for an unexpected, or unintended, instantaneous discharge, dispersal, release or escape of "pollutants" which is demonstrable as having commenced abruptly on a clearly identifiable specific time and date during the policy period when there is an actual threat from such exposure.

This proposed endorsement is similar to ISO CG 0428 Pollution Exclusion – Named Peril Limited Exception For A Short-Term Pollution Event, however it also allows for sub-limits, and adds definitions for pollution incident, suit, vandalism and malicious mischief.

This endorsement will be provided at the option of the insured and will be rated in accordance with the rating methodology under ISO Rule 36.