**ENDORSEMENT**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

This endorsement, effective 12:01 A.M.,

Forms a part of Policy No.:

**ASBESTOS AND SILICA EXCLUSION – NEW YORK**

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

Subparagraph **1. Applicable to Business Liability Coverage** of Paragraph **B. Exclusions** of **SECTION II – LIABILITY** is amended to include the following additional exclusions:

**Asbestos**

This insurance does not apply to any "bodily injury", "property damage" or “personal and advertising injury” arising out of the manufacture of, mining of, use of, sale of, installation of, removal of, distribution of, or exposure to asbestos products, asbestos fibers or asbestos dust, or to any obligation of the insured to indemnify any party because of "bodily injury", "property damage" or “personal and advertising injury” arising out of the manufacture of, mining of, use of, sale of, installation of, removal of, distribution of, or exposure to asbestos products, asbestos fibers or asbestos dust.

**Silica**

This insurance does not apply to any "bodily injury", "property damage" or “personal and advertising injury” arising out of the presence, ingestion, inhalation or absorption of or exposure to silica products, silica fibers, silica dust or silica in any form, which poses a health concern or to any obligation of the insured to indemnify any party because of "bodily injury", "property damage" or “personal and advertising injury” arising out of the presence, ingestion, inhalation or absorption of or exposure to silica products, silica fibers, silica dust or silica in any form.

The insurance also does not apply to ‘”bodily injury”, “property damage” or “personal and advertising injury” caused by, or allegedly caused by, the deleterious health effects associated with silica.

All other terms and conditions of the policy remain the same.

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Authorized Representative