**Umbrella Endorsements**

**Explanatory Memo**

The referenced companies (the “Companies”) submits for your review and approval Two (2) endorsements  to provide coverage for three divisions - Oil Heat and Propane, Septic Services and Contract Busing that will be offered at no additional charge to the insured. The endorsements will be attached to the Commercial Umbrella Liability Policy– Form No..57697 (6/93) on file with your Department under company filing no, NU-C-174.

1. **Form 118034- Pollution Exclusion Amendment Endorsement FF (UMB)**

Description: This optional endorsement amends the Umbrella form to provide exceptions to pollution exclusion for Bodily Injury or Property Damage at any site upon which any insured is performing operations.

Premium Development/Rate: This form is added with no premium charge.

The form is “optional” for all the Alteris programs we will be underwriting including Bus Contracting and Septic services. However, it will be mandatory/included with all oil heat and propane gas delivery accounts.

The rules/rate for this coverage are modeled off of the existing Argonaut filing for this program. They also added this coverage without a premium charge.

1. **Form 118330-- Pollution Exclusion Amendment Endorsement FF Septic(UMB)**

Description: This optional form provides exceptions to the pollution exclusion for BI, PD and/or personal injury at any site upon which any insured is performing operations.

Premium Development/Rate: This form is added with no premium charge.

The form is “optional” for all the Alteris programs we will be underwriting including Bus Contracting and Oil Heat and Propane Gas delivery. However, it will be mandatory/included with all septic services accounts.

The rules/rate for this coverage are modeled off of the existing Argonaut filing for this program. They also added this coverage without a premium charge.