**Umbrella Prime Endorsements**

**Explanatory Memo**

The referenced companies (the “Companies”) submit for your review and approval two (2) endorsements to provide coverage for two programs: 1) Oil Heat and Propane and 2) Septic Services, that will be offered at no additional charge to the insured. The endorsements will be attached to the Umbrella Prime® Commercial Umbrella Liability Policy With CrisisResponse® – Form No. 80517 (5/06). on file with your Department under company filing no, AIC-06-CU-04.

1. **Form 118331--**  **Pollution Exclusion Amendment Endorsement- Petroleum Markers (UP)**

Description: This mandatory form provides exceptions to the pollution exclusion for Bodily Injury and/or Property Damage at any site upon which any insured is performing operations.

The form is “mandatory” for the Alteris programs with oil heat and propane gas delivery accounts. .

Premium Development/Rate: No premium charge applies to this endorsement.

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 118332-**  **Pollution Exclusion Amendment Endorsement Septic System (UP)**

Description: This mandatory form provides exceptions to the pollution exclusion for Bodily Injury and/or Property Damage at any site upon which any insured is performing operations.

Premium Development/Rate: No premium charge applies to this endorsement.

The form is “mandatory” for the Alteris programs with septic services accounts.

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