**ENDORSEMENT**

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

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

Forms a part of Policy No.:

EXCLUSIONS – ASBESTOS AND POLLUTION

This endorsement modifies insurance provided under the following:

EDUCATORS LEGAL LIABILITY COVERAGE PART

PUBLIC OFFICIALS LIABILITY COVERAGE PART

LAW ENFORCEMENT LIABILITY COVERAGE PART

EMPLOYMENT PRACTICES LIABILITY COVERAGE PART

The following Exclusions are added to Paragraph **B. Exclusions** of **SECTION I – COVERAGES:**

**ASBESTOS:**

Any liability directly or indirectly caused by, arising out of, resulting from or in any way involving exposure to “asbestos”, including but not limited to:

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" or "property damage" 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.

**POLLUTION:**

1. Any liability which would not have occurred in whole, or in part, but for the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of "pollutants" at any time; or
2. Any loss, cost or expense arising out of any:
   1. Request, demand, order or statutory or regulatory requirement that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants";
   2. Claim or suit by or on behalf of a governmental authority for damages because of, or costs incurred by you to perform testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of, "pollutants"; or
   3. "Wrongful act" of any insured in complying with, enforcing or enacting any rule, ordinance, law or regulation having to do with prevention, mitigation, monitoring, clean-up, removal, containment, treatment, detoxification, or neutralization of "pollutants", or in the assessment of the effects of "pollutants”.

As used in this endorsement, “pollutants” mean any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

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

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Authorized Representative