



POLLUTION LIABILITY COVERAGE EXTENSION

This endorsement modifies insurance provided under the following Commercial General Liability Coverage, if coverage is shown on the Declaration Page.

With respect to Coverages A and D (Section 1), paragraph a. of the Pollution Liability Exclusion does not apply, subject to the following additional provisions:

With respect to "bodily injury" and "property damage" to which this endorsement applies:

1. Coverage under this extension is provided only if the occurrence is a "Pollution Incident"
2. The Limits of Liability are as follows:

Coverage A. Bodily Injury and Property Damage Liability	\$500,000
Coverage D. Tenants' Legal Liability	\$300,000
3. These limits are respectively part of, not in addition to the Each Occurrence Limit of Liability and the Aggregate Limit of Liability shown on the Declaration Page.
4. The following definitions are added:

"Environmental damage" means the injurious presence of "pollutants" in or upon land, the atmosphere, or any watercourse or body of water.

"Pollutants" means any solid, liquid or gaseous contaminant other than heat, sound, vibration or radiation.

"Pollution Incident" means an unexpected and unintentional discharge, dispersal, release or escape of any "pollutants", that is sudden and accidental. Such discharge, dispersal, release or escape is the result of the normal business operations of the insured resulting in "environmental damage". The entirety of any such occurrences, which arises out of a continuous or repeated exposure to substantially the same condition, shall be deemed to be one "pollution incident".

DEDUCTIBLE

1. Our obligation under this endorsement to pay compensatory damages on you behalf applies only to the amount of compensatory damages in excess of \$1,000. The "Aggregate Limit" for such coverages shall not be reduced by the application of such deductible amount.
2. The deductible amount applies as follows:
 - a. Bodily Injury Liability and Property Damage Liability respectively:
 - i) To all compensatory damages because of "bodily injury" sustained by one person, or
 - ii) To all compensatory damages because of "property damage" sustained by one person or organization,as the result of any one "occurrence".
 - b. Bodily Injury Liability and Property Damage Liability combined, to all compensatory damages because of "bodily injury" and "property damage" sustained by one person or organization as the result of any one "occurrence".
3. The terms of this insurance, including those with respect to:
 - a. our right and duty to defend any "action" seeking those compensatory damages; and
 - b. your duties in the event of an "occurrence", claim or action,apply irrespective of the application of the deductible amount.
4. We may pay any part or all of the deductible amount to effect settlement of any claim or "action" and, upon notification of the action taken, you shall promptly reimburse us for such part of the deductible amount as has been paid by us.