

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION - ASBESTOS - ABSOLUTE

This insurance does not apply to:

1. "Bodily injury", "property damage," or "personal or advertising injury," arising out of:
 - a. The actual, alleged or threatened exposure, at any time, to asbestos; or
 - b. The use of asbestos in constructing or manufacturing any good, product or structure; or
 - c. The removal of asbestos from any good product or structure; or
 - d. The manufacture, transportation, storage or disposal of asbestos or goods or products containing asbestos; or
 - e. Inhaling, ingesting or prolonged physical exposure to asbestos or goods or products containing asbestos; or
2. Any loss, cost or expense that may be awarded or incurred:
 - a. By reason of a claim or "suit" for any such injury or damage; or
 - b. In complying with a governmental direction or request to test for, monitor, clean up, remove, contain or dispose of asbestos.

Asbestos means the mineral, in any form, whether or not the asbestos was at any time:

- 1) Airborne as a fiber, particle or dust;
- 2) Contained in, or formed a part of a product, structure or other real or personal property;
- 3) Carried on clothing; inhaled or ingested; or
- 4) Transmitted by any other means.