SUDDEN AND ACCIDENTAL POLLUTION ENDORSEMENT

This coverage under this endorsement is subject to the ***terms*** contained in the Liability Coverage Section.

Under Exclusions that apply to both Personal Liability and Medical Payments to others, Exclusion K. is deleted and replaced by the following:

This policy does not apply to liability resulting directly or indirectly from the discharge, dispersal, release or escape of smoke, vapors, soot, fumes. acids, alkalis, toxic chemicals, liquids or gases, waste materials or other irritants, contaminants or pollutants into or upon land, the atmosphere or any watercourse, body of water, bog, marsh, swamp or wetlands; but this exclusion does not apply if such discharge, dispersal, release or escape is sudden and accidental.

This exclusion does not apply to ***bodily injury*** *or* ***property damage*** caused by heat, smoke or fumes from a hostile fire. For the purpose of this exclusion, hostile fire means a fire which becomes uncontrollable or breaks out from where it was intended to be.