EXCLUSION
(Asbestos, Dioxin or Polychlorinated Biphenols)

Refer to Supplemental Declarations if information is not shown on this form.

The exclusion under this endorsement is subject to the ***terms*** contained in the Personal Liability Coverage Part or the Farm Premises Liability Insurance Coverage Part.

WHAT WE DO NOT PAY FOR

The following exclusion is added to the **EXCLUSIONS** shown in The General Liability Coverage.

We do not pay for ***bodily injury*** or ***property damage*** arising out of:

1. Asbestos, dioxin or polychlorinated biphenols (referred to in this form as Materials) removal from any good, product or structure unless the asbestos is itself damaged by fire, lightning, aircraft, explosion, riot, civil commotion, smoke, vehicle impact, windstorm or hail, vandalism, malicious mischief, leakage or accidental discharge from automatic fire protective systems.
2. Demolition or increased cost of reconstruction, repair, debris removal or loss of use necessitated by the enforcement of any law or ordinance regulating such Materials.
3. Any governmental direction or request declaring that such Materials present in or part of or utilized on any undamaged portion of ~~the ***insured's***~~***your*** property can no longer be used for the purpose for which it was intended or installed and must be removed or modified.

Nor do ***we*** pay for any investigation or defense of any loss, damage or any cost, loss of use expense, fine or penalty or

for any expense or claim or ***suit*** related to any of the above.