FIRE LEGAL LIABILITY

Refer to Supplemental Declarations if information is not shown on this form.
We provide coverage under this endorsement subject to the ***terms*** contained in the Liability coverage.~~General liability Coverage.~~

This endorsement forms a part of the policy identified below:

Policy No. ~~_____~~ _____.
Named Insured ~~_____~~ _____.

HOW MUCH *WE* PAY FOR LOSS OR CLAIM FOR FIRE LEGAL LIABILITY
The limits of liability stated in the Declarations DO NOT APPLY to Fire Legal Liability.
The Limits of Liability for Coverage O~~-O,~~ Fire Legal Liability, are shown below:

Limit~~ Limits~~ of Liability
$ ~~_____~~ _____ each ***occurrence***.

WHAT *WE* PAY FOR
We will pay those sums ***you*** are legally obligated to pay for direct loss caused by ***property damage*** to tangible property of others in ***your*** care or custody. The ***property damage*** must result directly from fire or explosion occurring within the policy period.
We shall have the right and duty to defend any ***suit*** seeking damages~~, even if any of the allegations of the ***suit*** are groundless, false or fraudulent,~~ provided the ***suit*** resulted from ***property damage*** not excluded under ***your*** coverage. ***We*** may make any investigation and settle any claim or ***suit we*** decide is appropriate. ***We*** are not obliged to provide a defense, after ***we*** have paid, either by judgment or settlement, an amount equal to ***our*** limit of liability.

WHAT *WE* DO NOT PAY FOR
We do not pay for:
1. liability arising under any contract to indemnify any person or organization for damages by fire or explosion to tangible property of others in ***your*** care or custody; or
2. liability arising out of ***property damage*** expected, directed or intended by an ***insured***.

All of the exclusions otherwise applicable to ***property damage*** do not apply to this coverage.