COVERAGE O-FIRE LEGAL LIABILITY

Tangible Property Fire Or Explosion

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

This endorsement forms a part of the ***your*** 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 If ***your*** policy contains Fire Legal Liability coverage, it is deleted and replaced by the coverage in this policy form.
The Limits of Liability for Coverage O, Fire Legal Liability, are shown below:
_____ Limits of Liability
_____ $ _____ each ***occurrence***.
_____

SCHEDULE

Limit Of Liability

$ _____ Each ***Occurrence***

WHAT *WE* PAY FOR

We will pay those sums ***you*** areup to the Limit of Liability shown in the Schedule, when the ***insured*** is legally obligated to pay for direct loss caused by ***property damage*** to tangible property of others in ***your*** care or, custody. The or control to which this coverage applies, if such ***property damage*** must result directly from arises out of fire or explosion occurring within the policy period. .
We shall have the right and duty to defend the ***insured*** against any ***suit*** seeking such damages, even if any of the allegations of the ***suit*** are groundless, false or fraudulent, provided the ***suit*** resultedoriginates from ***property damage*** not otherwise excluded under ***your*** coverage.. ***We*** may make, at ***our*** option, any investigation and settle any claim or ***suit*** that ***we*** decide is appropriate. However, the amount ***we*** pay for damages will be limited as described in the How Much ***We*** Pay For Loss Or Claim section of the General Liability Coverage. ***We*** are not obligedobligated to provide a defense, after ***we*** have paid, either by judgment or settlement, an amount equal to ***our*** limit of liability. No other obligations or liability to pay sums, or to perform acts or services is covered, unless specifically provided for in the Supplementary Payments section of the General Liability Coverage.

1. Coverage O-Fire Legal Liability applies only if:
   a. ***Property damage*** is caused by an ***occurrence*** which takes place during the policy period and in the ***coverage territory***; and
   b. No ***authorized representative*** had knowledge prior to the inception of the policy period that the ***property damage*** occurred. If an ***authorized representative*** possessed such knowledge prior to the inception of the policy period, then any continuation, resumption or change of the ***property damage*** will be deemed to have been known prior to the policy period.
2. ***Property damage*** which occurs during the policy period includes any continuation, resumption or change of that ***property damage*** after the end of the policy period, provided that no ***authorized representative*** had knowledge prior to the inception of the policy period that the ***property damage*** occurred.
3. ***Property damage*** will be deemed to have been known to occur at the earliest time when any ***authorized representative***:
   a. Makes a report of all or part of the ***property damage*** to ***us*** or any other insurer;
   b. Receives a verbal or written demand or claim for damages resulting from ***property damage***; or
   c. Becomes aware by any means that ***property damage*** has occurred or begun to occur.

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WHAT *WE* DO NOT PAY FOR

These exclusions apply to Coverage O-Fire Legal Liability.

We do not pay for:

1. ~~liability arising~~**Contractual Liability**-Liability assumed by the ***insured*** under any contract ~~to indemnify any person or organization~~ or agreement.
   This exclusion does not apply to liability for damages ~~by fire or explosion to tangible property of others~~that the ***insured*** would have in ~~***your*** care or custody; or~~the absence of the contract or agreement.
2. ~~liability arising out of ***property***~~**Expected Or Intended Injury-*Property damage*** ~~expected~~:
   a. Expected, directed or intended from the standpoint of the ***insured***; or
   b. Resulting from intentional and malicious acts of the ***insured***.
3. ***Professional Service-Property damage*** due to the rendering of or failure to render any ***professional service***. This exclusion applies even if the claims against an ***insured*** allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of other persons by an ***insured***.

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

All other ***terms*** and conditions remain unchanged.

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