COVERAGE O-FIRE LEGAL LIABILITY PROPERTY COVERAGE
Property In *Your* Care, Custody Or Control

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***your*** policy.
If ***your*** policy contains Fire Legal Liability Coveragecoverage, it is deleted and replaced by the coverage in this policy form.
This endorsement forms a part of the policy identified below:

Policy No. _____.

Named Insured _____.

SCHEDULE

Limits of Limit Of Liability

$ _____ each ***occurrence*** Each ***Occurrence***

HOW MUCH *WE* PAY FOR LOSS OR CLAIM FOR FIRE LEGAL LIABILITY - PROPERTY COVERAGE

The Limits of Liability stated in the Declarations DOES NOT APPLY to Fire Legal Liability.
The Limits of Liability for Coverage O-Fire Legal Liability Property Coverage are shown below.

Coverage O-Fire Legal Liability Property Coverage.

WHAT *WE* PAY FOR

We pay those sums ***you*** are up 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. or control to which this coverage applies.
The exclusions applicable to ***property damage*** do not apply to this coverage.
We 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*** originates from ***property damage*** not otherwise excluded. ***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 obligated 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 from~~ **Contractual Liability**-Liability assumed by the ***insured*** under any contract ~~to indemnify any person~~ or ~~organization~~ agreement.
   This exclusion does not apply to liability for damages ~~by fire to the premises;~~that the ***insured*** would have in the absence of the contract or agreement.
2. ~~liability from~~ ~~***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 other ***terms*** and conditions remain unchanged.

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