COVERAGE O-FIRE LEGAL LIABILITY

Refer to the Supplemental Declarations if information is not shown on this form.
For an additional premium, ***we*** provide coverage under thisThis endorsement is subject to the ***terms*** contained in the General***your*** policy.

SCHEDULE

Limit Of 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 DOES NOT APPLY to Fire Legal Liability.
The Limits of Liability for Coverage O-Fire Legal Liability are shown below.

_____ Limits of Liability

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

WHAT *WE* PAY FOR

We will pay on behalfup to the Limit of Liability shown in the Schedule, when the ***insured*** all sums which the ***insured*** shall becomeis legally obligated to pay for ***property damage*** to buildings or structures rented to or occupied by the ***named insured******you*** including fixtures permanently attached, if such ***property damage*** arises out of fire or explosion.
Our total liability for all
We have the right and duty to defend the ***insured*** against any ***suit*** seeking such damages as a result, even if any of any one fire or ***explosion***,the allegations of the ***suit*** are groundless, false or a series or combination of such fires and explosions, shallfraudulent, provided the ***suit*** originates from ***property damage*** not exceed the 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 shown aboveof liability. No other obligations or liability to pay sums, or to perform acts or services is covered, unless specifically provided for eachin 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

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c. Becomes aware by any means that ***property damage*** has occurred or begun to occur.

WHAT *WE* DO NOT PAY FOR

These exclusions apply to Coverage O-Fire Legal Liability.
We do not pay for:

1. **Contractual Liability**-Liability assumed by the ***insured*** under any contract or agreement.
   This exclusion does not apply to liability for damages that the ***insured*** would have in the absence of the contract or agreement.
2. **Expected Or Intended Injury-*Property damage***:
   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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