THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ASBESTOS EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL LIABILITY UMBRELLA COVERAGE PART

The following exclusion is added to Paragraph 2., Exclusions of Section I – Coverage A – Bodily Injury And Property Damage Liability and Paragraph 2., Exclusions of Section I – Coverage B – Personal And Advertising Injury Liability:

This insurance does not apply to "bodily injury", "property damage" or "personal and advertising injury" arising out of:

- Inhalation, ingestion, absorption, any contact with, or exposure to asbestos or goods or products containing asbestos;
- (2) The use of asbestos in constructing or manufacturing any goods, products or structures;
- (3) The removal, abatement, containment or disposal of asbestos from any goods, products or structures;
- (4) The manufacture, installation, transportation, storage or disposal of asbestos or goods or products containing asbestos; or
- (5) Any supervision, instructions, recommendations, warnings or advice given or which should have been given in connection with paragraphs (1), (2), (3), or (4) above.

The coverage afforded by the policy does not apply to payment for the investigation or defense of any "bodily injury", "property damage" or "personal and advertising injury" or any cost, fine or penalty or for any expense or claim or "suit" related to any of the above.