

Endorsement

Policy Period JANUARY 1, 2017 TO JANUARY 1, 2018
Effective Date JANUARY 1, 2017
Policy Number 0669-49-03
Insured WARD TRUCKING, LLC

Name of Company FEDERAL INSURANCE COMPANY

Date Issued JANUARY 11, 2017

This Endorsement applies to the following forms:

MOTOR TRUCK CARGO LEGAL LIABILITY

Under Exclusions, the Pollutants exclusion is deleted and replaced by the following:

Exclusions

Pollutants

This insurance does not apply to:

- A. loss or damage arising out of the mixture of or contact between property and a **pollutant** when such mixture or contact causes the property to be impure and harmful to:
 - 1. itself or other property;
 - 2. persons, animals or plants;
 - 3. land, water or air, or
 - 4. any other part of an environment,
 either inside or outside of a building or other structure. This exclusion applies regardless of any other cause or event that directly or indirectly:
 - 1. contributes concurrently to;
 - 2. contributes in any sequence to; or

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3. worsens,

the loss or damage, even if such other cause or event would otherwise be covered.

But paragraph A. does not apply to:

1. the mixture of or contact between property and **pollutants** if the mixture or contact arises out of a **specified peril**;
2. the mixture of or contact between property you own, use or operate and **pollutants** if:
 - a. the **pollutants** were part of or emitted from such property; and
 - b. the mixture of or contact between such property and **pollutants** arises out of a peril not otherwise excluded;
3. a gas, water or other liquid that escapes from processing equipment, plumbing systems, refrigeration systems, cooling systems or heating systems (other than underground oil tanks, underground piping or underground tubing) provided such gas, water or other liquid is intended to be contained in such processing equipment, plumbing systems, refrigeration systems, cooling systems or heating systems;
4. any solid, liquid or gas used to suppress fire;
5. water that:
 - a. backs up or overflows through sewers, drains or sump;
 - b. seeps or leaks through basements, foundations, roofs, walls, floors or ceilings of any building or other structure; or
 - c. enters doors, windows or other openings in any building or other structure.

Paragraphs 2. through 4. immediately above do not apply to loss or damage involving radon or any other naturally occurring gaseous irritant or contaminant; or

- B. any increase in costs, loss or damage associated with the enforcement of any ordinance or law that requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of **pollutants**, regardless of any other cause or event that directly or indirectly:
- contributes concurrently to;
 - contributes in any sequence to; or
 - worsens,

the loss or damage, even if such other cause or event would otherwise be covered.

But paragraph B. does not apply to the Additional Coverage, Pollutant Clean Up Or Removal.

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Under Exclusions, the following is added:

Exclusions**Fungus**

This insurance does not apply to loss or damage:

- which is **fungus**;
- which is in anyway attributed to the presence of **fungus**; or
- arising out of **fungus**,

regardless of any other cause or event that directly or indirectly:

- contributes concurrently to;
- contributes in any sequence to; or
- worsens,

the loss or damage, even if such other cause or event would otherwise be covered.

This Fungus exclusion does not apply when the presence of **fungus** results from:

- explosion;
- fire;
- leakage from fire protection equipment; or
- lightning.

Under Definitions, the definition of Pollutants is deleted and replaced with the following:

Definitions**Pollutants**

Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fibers, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be disposed of, recycled, reconditioned or reclaimed.

Pollutants does not mean **fungus**.

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Definitions

Under Definitions, the following definition is added:

Fungus

Fungus means any:

- A. 1. mildew, mold, or other fungi;
- 2. other microorganisms; or
- 3. mycotoxins, spores, or other by-products of the foregoing; or
- B. colony or group of any of the foregoing.

All other terms and conditions remain unchanged.

Authorized Representative

