

Absolute Asbestos Exclusion

THIS ENDORSEMENT CHANGES THE POLICY- PLEASE READ IT CAREFULLY.

This policy does not apply to "Bodily Injury", "Property Damage", "Personal Injury", arising out, directly or indirectly, of asbestos, but not limited to:

- a)
 - (i) inhaling, ingesting or prolonged physical exposure to asbestos or goods or products containing asbestos; and/or
 - (ii) the use of asbestos in constructing or manufacturing any good, product or structure; and/or
 - (iii) the removal of asbestos from any good, product or structure; and/or
 - (iv) the manufacture, transportation, storage or disposal of asbestos or goods or products containing asbestos.
- b) The coverage afforded by this policy does not apply to payment for the investigation or defense of any loss, injury or damage or any cost, fine or penalty or of any expense or claim or suit related to any of the above.
- c) Also, this policy does not apply to loss or expense resulting from:
 - (i) demolition or increased cost of reconstruction, repair, debris removal or loss of use necessitated by the enforcement of any law or ordinance regulating asbestos material;
 - (ii) any government direction or request declaring that asbestos material present in or part of or utilized on any undamaged portion of the insured's property can no longer be used for the purpose for which it was intended or installed and must be removed or modified.