

ABSOLUTE POLLUTION EXCLUSION

It is agreed that this policy shall not apply:

1. To any personal injury or property damage arising out of the actual or threatened discharge, dispersal, release or escape of pollutants, anywhere in the world;
2. To any loss, cost or expense arising out of any governmental direction or request that the insured, the company or any other person or organization test for, monitor, clean up, remove, contain, treat, detoxify or neutralize pollutants
3. To any loss, cost or expense, including but not limited to costs of investigation or attorneys' fees, incurred by a governmental unit or any other person or organization to test for, monitor, clean-up, remove, contain, treat, detoxify or neutralize pollutants.

"Pollutants" means any solid, liquid gaseous or thermal irritant or contaminant, including smoke, vapor, soot fumes, acids, alkalies, chemicals, and waste material, waste material includes materials which are intended to be or have been recycled, reconditioned or reclaimed.

Further, should the underlying limits become impaired or exhausted for claim (s) payment(s) and/or loss adjustment expense(s) excluded by this endorsement, coverage provided by this policy will not drop down over the impaired or exhausted underlying limits, however, the policy will continue to respond for covered claims in excess of the limits stated in the declarations page us underlying.

This endorsement is effective as from the inception of the policy period to _____