

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ASBESTOS DAMAGE LIMITATION

APPLIES TO ALL FORMS

The following limitation is added to the Cause of Loss Forms and to any Coverage Form or policy to which a Causes of Loss Form is not attached:

Asbestos Damage Limitation

- A. This Policy only insures asbestos physically incorporated into an insured building or structure, and then only that part of the asbestos which has been physically damaged during the period of insurance by windstorm or hail.

This coverage is subject to each of the following specific limitations:

1. The building or structure must be insured under this Policy for the windstorm or hail event which physically damaged the building or structure.
 2. Windstorm or hail must be the immediate, sole cause of the damage to the asbestos.
 3. The insured must report the existence and cost of the damage as soon as practicable after the windstorm or hail first damaged the asbestos. However, this Policy does not insure any such damage first reported to Underwriters more than 12 months after the expiration or termination of the period of insurance.
 4. Insurance under this Policy in respect of asbestos shall not include any sum relating to:
 - a. Any faults in the design, manufacture or installation of the asbestos; or
 - b. Asbestos not physically damaged by windstorm or hail including any governmental or regulatory authority direction or request of any nature related to undamaged asbestos.
- B. Except as set forth in Section A above, this Policy does not insure asbestos or any sum related thereto.

All other provisions of this policy apply.