

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – PERFLUOROALKYL AND POLYFLUOROALKYL SUBSTANCES (PFAS)

This endorsement modifies insurance provided under the following:

PROTECTION AND INDEMNITY CLAUSES COVERAGE FORM SP 38 (1955)

The following exclusion is added.

Notwithstanding the foregoing, this Company will not pay for:

Perfluoroalkyl And Polyfluoroalkyl Substances

Any loss, damage, expense or claim for “bodily injury” arising out of or alleged to arise out of the existence or presence of any perfluoroalkyl or polyfluoroalkyl substances.

Any loss, cost, or expense arising out of or alleged to arise out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to or assessing the effects of, perfluoroalkyl or polyfluoroalkyl substances, by any insured or by any other person or entity.

For the purposes of this endorsement, perfluoroalkyl or polyfluoroalkyl substances means:

1. Any chemical or substance that contains one or more alkyl carbons on which hydrogen atoms have been partially or completely replaced by fluorine atoms, including, but not limited to:
 - a. Polymer, oligomer, monomer or nonpolymer chemicals and their homologues, isomers, telomers, salts, derivatives, precursor chemicals, degradation products or by-products;
 - b. Perfluoroalkyl acids (PFAA), such as perfluorooctanoic acid (PFOA) and its salts, or perfluorooctane sulfonic acid (PFOS) and its salts;
 - c. Perfluoropolyethers (PFPE);
 - d. Fluorotelomer-based substances; or
 - e. Side-chain fluorinated polymers; or
2. Any good or product, including containers, materials, parts or equipment furnished in connection with such goods or products, that consists of or contains any chemical or substance described in Paragraph 1 above.

All other terms and conditions of this policy remain unchanged.