THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ELECTROMAGNETIC FIELDS AND ELECTROMAGNETIC RADIATION EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART COMMERCIAL LIABILITY UMBRELLA COVERAGE PART EXCESS COMMERCIAL GENERAL LIABILITY COVERAGE PART GARAGE COVERAGE PART OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART POLLUTION LIABILITY COVERAGE PART PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART RAILROAD PROTECTIVE LIABILITY COVERAGE PART SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK WAREHOUSEMEN'S LIABILITY COVERAGE PART

This insurance does not apply to any liability, damages, loss, injury, demand, claim or "suit" that arises out of, or allegedly arises out of, exposure to or the presence of "electromagnetic fields and/or electromagnetic radiation" whether such "pollutant" is alone or combined with any other substances or factors, whether included in a product or otherwise. This exclusion applies regardless of whether such exposure occurs within or outside a building.

Without limiting or expanding the term "pollutants" as used in any policy issued by us, the following sentence is included in the definition of "pollutants":

"Pollutants" include, but are not limited to, "electromagnetic fields and/or electromagnetic radiation".

"Electromagnetic fields and/or electromagnetic radiation" means electromagnetic fields, "electromagnetic radiation", electric fields, magnetic fields, and/or the interaction of electric fields and magnetic fields.

"Electromagnetic radiation" includes, but is not limited to magnetic energy, waves, fields or forces generated, produced, distributed, transmitted or maintained by the charges, currents, frequencies, energy or forces of electricity that are generated, flow or otherwise transmitted through or via the medium, methods and equipment that generate, produce, distribute, transport, transmit or store the electrical charges, currents, frequencies, energy or forces.

This exclusion applies whether or not such "pollutants" have any function in your business, operations, premises, site or location.

This endorsement is executed by the

Premium \$ Effective Date For attachment to Policy No. Audit Basis

Issued To

Expiration Date

Dexter R. Jay

Edward 7 Kelf

PRESIDENT

Countersigned by

Authorized Representative

Issued

Sales Office and No.

End. Serial No.