

ENDORSEMENT NO.

This endorsement, effective 12:01 AM,

Forms a part of Policy No:

Issued to:

By:

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**MICROBIAL MATTER COVERAGE WITH RETROACTIVE DATE ENDORSEMENT**

It is hereby agreed that:

1. The following is added as **Item 7. MICROBIAL MATTER LEGAL LIABILITY RETROACTIVE DATE** to the Declarations:

**Item 7. MICROBIAL MATTER LEGAL LIABILITY RETROACTIVE DATE:** \_\_\_\_\_

2. In order for this Policy to apply to a **Claim** arising from or associated with **Microbial Matter**, the **Covered Operations** that result in such a **Claim** must commence on or after the MICROBIAL MATTER LEGAL LIABILITY RETROACTIVE DATE stated in Item 7. of the Declarations, as set forth in Paragraph 1. of this Endorsement.
3. Section **VII. DEFINITIONS**, Paragraph **V. Pollution Conditions**, is deleted in its entirety and replaced with the following:
  - V. Pollution Conditions** means the discharge, dispersal, release or escape of any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, medical waste and waste materials into or upon land, or any structure on land, the atmosphere or any watercourse or body of water, provided such conditions are not naturally present in the environment in the concentration or amounts discovered, unless such natural condition(s) are released or dispersed as a result of the performance of **Covered Operations**, and such release or dispersal is unexpected and unintended from the standpoint of the **Insured**. **Pollution Conditions** shall include **Microbial Matter** in any structure on land and the atmosphere contained within that structure.
4. Solely with respect to **Pollution Conditions** arising out of or associated with **Microbial Matter**, Section **I. INSURING AGREEMENTS**, paragraph 1. **COVERAGES, COVERAGE B – EMERGENCY RESPONSE COSTS** is deleted in its entirety.
5. Solely with respect to **Pollution Conditions** arising out of or associated with **Microbial Matter**, Section **VII. DEFINITIONS**, Paragraph **H. Environmental Damage** is deleted in its entirety and replaced with the following:
  - H. Environmental Damage** means physical damage to buildings or other structures caused by **Pollution Conditions** and giving rise to **Clean-up Costs**. **Environmental Damage** does not include **Property Damage**.

All other terms, conditions, and exclusions shall remain the same.

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**AUTHORIZED REPRESENTATIVE**  
or countersignature (in states where applicable)