

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

## **CONCRETE SULFATES EXCLUSION**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART  
COMMERCIAL UMBRELLA COVERAGE PART

This insurance does not apply to:

"Bodily injury", "property damage", "personal injury", "advertising injury" or "medical payments" arising from, or alleged to arise from, or caused by the exposure of concrete to, or the adsorption or absorption by concrete products of sulfates, whether such sulfate is in pure form or is or was combined with any other chemical or material.

This Exclusion applies regardless of any other cause or causes of the "bodily injury", "property damage", "personal injury", "advertising injury" or "medical payments" and includes defects or negligence in design, construction, inspection or materials, or any other event, conduct or misconduct which may have or is claimed to have precipitated, caused or acted jointly, concurrently, or in any sequence with the exposure of concrete to sulfates in causing the "bodily injury", "property damage", "personal injury", "advertising injury" or "medical payments"

We will not defend any claim or suit, or pay any damages, loss, expense, cost, or obligation caused directly or indirectly by, arising out of, or alleged to arise out of, resulting from, contributed to, contributed by, or related in any way to concrete sulfates.