

THIS ENDORSEMENT CHANGES THE POLICY - PLEASE READ IT CAREFULLY

FORMALDEHYDE 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 the manufacture, handling, distribution, sale, application, consumption, use or exposure to any product known as formaldehyde or which has the same chemical formula or which is a formaldehyde derivative or which is generally known in the trade in which it is used as having a like formulation, structure or function by whatever name manufactured, sold or distributed and whether the existence of or exposure to formaldehyde caused or is alleged to have caused damage in any sequence or combination with, or contributed to or was contributed by any other cause or causes of injury or damage.

This Exclusion applies to any injury or damage caused by the removal, eradication, detoxification, remediation or decontamination of formaldehyde or property containing formaldehyde, and further includes any liability, cost or expense to remediate or prevent "bodily injury", "property damage", "personal injury", "advertising injury" or "medical payments" from formaldehyde.

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