

## **ASBESTOS EXCLUSION**

In consideration of the premium paid and notwithstanding anything contained in this certificate to the contrary, it is agreed as follows:

The coverage afforded by this certificate does not apply to bodily injury, personal injury or property damage arising out of:

- 1) Inhaling, ingesting or prolonged physical exposure to asbestos or goods or products containing asbestos; or
- 2) The use of asbestos in construction or manufacturing any good, product or structure; or
- 3) The removal of asbestos from any good, product or structure: or
- 4) The manufacture, transportation, storage or disposal of asbestos or goods or products containing asbestos.

The coverage afforded by the certificate does not apply to payment for the investigation or defense of any loss, injury or damage or any cost, fine or penalty or for any expense or claim or suit related to any of the above.