

AMERICAN INTERNATIONAL SPECIALTY LINES INSURANCE COMPANY

COMMERCIAL UMBRELLA POLICY FORM

CERTAIN PROVISIONS IN THIS POLICY RESTRICT COVERAGE. READ THE ENTIRE POLICY CAREFULLY TO DETERMINE YOUR RIGHTS AND DUTIES, AND WHAT IS AND IS NOT COVERED.

Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations and all other persons or organizations qualifying as Named Insureds under this policy. The words "we", "us" and "our" refer to the Company providing this insurance.

The word "insured" means any person or organization qualifying as such in **underlying insurance**.

Words and phrases that appear in bold have special meaning. Refer to DEFINITIONS (Section VII).

In consideration of the payment of the premium, and in reliance upon the statements in the Application and subject to the limits of liability, exclusions, conditions and other terms of this policy, we agree with you as follows:

I. COVERAGES

COVERAGE A. - EXCESS FOLLOWING FORM LIABILITY INSURANCE

We will pay on behalf of the insured that portion of **ultimate net loss** in excess of the **retained limit** which the insured becomes legally obligated to pay as damages because of **bodily injury, property damage, personal injury, advertising injury, cleanup costs or loss** to which this insurance applies, due to:

1. liability imposed upon the insured by law or
2. liability assumed by the insured under an **insured contract**.

This Coverage A. applies to **ultimate net loss** resulting from **bodily injury, property damage, personal injury, advertising injury, cleanup costs or loss** only if and to the extent covered by **underlying insurance**. The insurance afforded under this Coverage A. is subject to the same insuring agreements, exclusions, definitions and conditions contained in the **underlying insurance** in effect on the inception date of this policy, except as to premium, duty to defend, limits of liability and notice, and except as to any other provisions in this policy inconsistent with those in the **underlying insurance**.

COVERAGE B. - UMBRELLA LIABILITY INSURANCE

We will pay on behalf of the insured that portion of **ultimate net loss** in excess of the **retained limit** which the insured becomes legally obligated to pay as damages because of **bodily injury, property damage, personal injury or advertising injury** to which this insurance applies, due to:

1. liability imposed upon the insured by law or
2. liability assumed by the insured under an **insured contract**.

This Coverage B. applies to **ultimate net loss** resulting from:

1. **Bodily injury or property damage** caused by an **occurrence** happening anywhere in the world, provided the **bodily injury or property damage** occurs during the **policy period**; or
2. **Personal injury or advertising injury** caused by an offense happening anywhere in the world, provided the offense was committed during the **policy period**.

This Coverage B. does not apply to any **claim or suit** covered by **underlying insurance** or which would have been covered by **underlying insurance** but for the exhaustion of the limits of insurance of **underlying insurance**.

II. DEFENSE

- A. 1. Except as provided in Paragraphs A.2. and A.3. below, we shall not be called upon to assume charge of the settlement or defense of any **claim** made or **suit** brought or proceedings instituted against the insured. We shall have the right and shall be given the opportunity to associate with the insured or the **underlying insurer**, or both, in the defense and control of any **claim** or **suit** which involves, or appears reasonably likely to involve this policy. In such event, the insured, the **underlying insurer** and the Company shall cooperate in all things in the defense of such **claim, suit** or proceeding.
2. Under Coverage A., we shall not pay any defense costs or expenses unless a **claim** or **suit** otherwise covered by **underlying insurance** will not be defended by the **underlying insurer** due to the exhaustion of the applicable limits paid thereunder. Under Coverage A., we will have the right and duty to defend any **claim** or **suit** for which there would be a right and duty to defend under the **underlying insurance** but for the exhaustion of any applicable limits paid thereunder.
3. Under Coverage B., we shall have the right and the duty to assume control of the investigation, settlement or defense of any **claim** or **suit** against the insured for damages arising from **bodily injury, property damage, personal injury or advertising injury** covered by this policy but neither covered by **underlying insurance** nor which would have been covered by **underlying**

insurance but for the exhaustion of the limits of insurance of **underlying insurance**.

4. We shall not be obligated to defend any **claim** or **suit**, or pay any defense costs and expenses, after our applicable limit of liability has been exhausted by payments pursuant to this policy.

- B. We will pay as part of **ultimate net loss**: (1) all premiums on any bond to release any attachment for an amount not in excess of the applicable limit of liability of this policy, but without any obligation to apply for or furnish such bond; (2) all premiums on any appeal bond required in any defended **suit**, but without any obligation to apply for or furnish such bond; (3) costs taxed against the insured in any **claim** or **suit** we defend; (4) all expenses incurred by us; and (5) all interest accruing after entry of any judgment which does not exceed our limit of liability, and before we have paid, offered to pay, or deposited in court that part of the judgment that is within the applicable limit of liability.

- C. As part of **ultimate net loss**, we will reimburse the insured for all reasonable expenses incurred (including actual loss of wages or salary, but not loss of other income, not to exceed \$100 per day) because of the insured's attendance at hearings or trials at our request.

- D. As part of **ultimate net loss**, we will pay all pre-judgment interest awarded against the insured on that part of any judgment which does not exceed our limit of liability. If we make an offer to pay the applicable limit of liability, we will not pay any pre-judgment interest based on any period of time after the time that the offer was made.

- E.
 1. With respect to **underlying insurance**, except any Pollution Legal Liability or Professional Liability Coverage Part:
 - a. If defense costs and expenses are subject to the limit of liability of **underlying insurance**, then defense costs and expenses payable under this policy are subject to the limit of liability stated in the Declarations of this policy and are included as part of **ultimate net loss**;
 - b. If defense costs and expenses are payable in addition to the applicable limit of liability for such coverage part, then, for defense costs and expenses payable under this policy, we will pay such costs and expenses in addition to the applicable limit of liability of this policy, but only for **bodily injury, property damage, personal injury or advertising injury** covered by this policy.
 2. With respect to any Pollution Legal Liability or Professional Liability Coverage Part of **underlying insurance**, defense costs and expenses payable under this policy are subject to the limit of liability stated in the Declarations of this policy and are included as part of **ultimate net loss**.

- F. When we have a duty to defend, in the event the insured is entitled by law to select independent counsel to defend a **suit** at our expense, the attorney fees and all other litigation expenses we must pay to that counsel are limited to the rates we actually pay to counsel we retain in the ordinary course of business in the defense of similar **claims** or **suits** in the community where the **claim** or **suit** arose or is being defended.

Additionally, we may exercise the right to require that such counsel have certain minimum qualifications with respect to their competency including experience in defending **claims** or **suits** similar to the one pending against the insured and to require such counsel to have errors and omissions insurance coverage. As respects any such counsel, the insured agrees that counsel will timely respond to our requests for information regarding the **claim** or **suit**.

Furthermore, the insured may at any time, by the insured's signed consent, freely and fully waive these rights to select independent counsel.

III. EXCLUSIONS

In addition to any applicable Exclusions in **underlying insurance**, this policy does not apply to:

- A. Any obligation incurred or imposed upon or imputed to the insured or the insured's insurer under the Employee Retirement Income Security Act of 1974, Public Law 93-406, or amendments thereto or any similar provisions of state statutory law or common law.
- B. Any obligation for which the insured may be liable under any uninsured motorists, underinsured motorists, or automobile no-fault or first party law(s); it being expressly agreed that this policy does not afford any no fault, uninsured motorists or underinsured motorists coverage.
- C. **Bodily injury, property damage, personal injury, advertising injury, cleanup costs** or **loss** arising from any radioactive matter, whether or not naturally present in the environment.
- D. With respect to Coverage B. only:
1. **Bodily injury** or **property damage** arising out of the actual, alleged or threatened discharge, seepage, migration, release or escape of **pollutants** at any time; and
 2. Any loss, cost or expense arising out of any:
 - a. Request, demand or order that any insured or others test for, monitor, cleanup, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of **pollutants**; or

- b. Claim or suit by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of **pollutants**.
- E. With respect to Coverage B. only, **bodily injury, property damage, personal injury, advertising injury, cleanup costs or loss** arising out of the rendering or failure to render any **professional services** by or for you, including:
1. The preparing, approving, or failure to prepare or approve maps, drawings, opinions, reports, surveys, change orders, designs or specifications; and
 2. Supervisory, inspection or engineering services.
- F. Discrimination on any basis, including but not limited to race, creed, religion, ethnic background, national origin, age, handicap, sex or sexual orientation.
- G. Any **bodily injury, property damage, personal injury, advertising injury, cleanup costs or loss** arising out of:
1. The purchase, or sale, or offer of sale, or solicitation of any security, debt, bank deposit or financial interest or instrument;
 2. Any representations made at any time in relation to the price or value of any security, debt, bank deposit or financial interest or instrument; or
 3. Any depreciation or decline in price or value of any security, debt, bank deposit or financial interest or instrument.
- H. Damages claimed for any loss, cost or expense incurred by you or others for the loss of use, withdrawal, recall, inspection, repair, replacement, adjustment, removal or disposal of:
1. **Your product;**
 2. **Your work;** or
 3. **Impaired property;**
- if such product, work, or property is withdrawn or recalled from the market or from use by any person or organization because of a known or suspected defect, deficiency, inadequacy or dangerous condition in it.

IV. LIMITS OF LIABILITY

- A. The Limits of Liability shown in the Declarations and the rules below fix the most the Company will pay regardless of the number of insureds under this policy, the number

of claims made or suits brought, or the number of persons or organizations making claims or bringing suits.

B. Each Occurrence, Offense or Loss Limit

Subject to Section IV., Paragraphs C. and D. below, the total limit of the Company's liability for **ultimate net loss** for each **occurrence**, offense or **loss**, or any combination thereof, shall not exceed the amount specified in Item 3(a) of the Declarations as applicable to "Each Occurrence, Offense or Loss".

For the purpose of determining the limit of our liability:

1. All **bodily injury** or **property damage** under **underlying insurance** and arising out of continuous or repeated exposure to substantially the same general conditions shall be deemed to arise out of one **occurrence**;
2. With respect to **personal injury** or **advertising injury** under **underlying insurance**, all damages involving the same, related or continuous injurious material, act or offense (regardless of the frequency or repetition thereof, the number or kind of media used, or the number of claimants) shall be deemed to arise out of one offense;
3. With respect to **bodily injury**, **property damage** or **cleanup costs** under any Pollution Legal Liability Coverage Part of **underlying insurance**, all **loss** arising out of the same, related or continuous **pollution conditions** shall be deemed to arise out of one **loss**;
4. With respect to **loss** under any Professional Liability Coverage Part of **underlying insurance**, all **loss** arising out of the same, related or continuous negligent acts, errors or omissions shall be deemed to arise out of one **loss**.

C. Retained Limit

1. We will be liable only for that portion of the **ultimate net loss** in excess of the **retained limit**.
2. With respect to Coverage A., subject to the terms and conditions of this policy and the limit of liability stated in the Declarations, in the event of the reduction or exhaustion of the aggregate limits of liability of **underlying insurance** by payment thereunder, we will:
 - a. In the event of reduction, pay in excess of the reduced limits of such **underlying insurance**; or
 - b. In the event of exhaustion of the aggregate limits of liability of **underlying insurance**, continue this policy in force as **underlying insurance**.

D. **General Aggregate**

This policy is subject to the aggregate limits of liability specified in Item 3(c) of the Declarations as "General Aggregate". Subject to Section II.E.1.b., this aggregate limit of liability is the maximum amount which we will pay under this policy for all **ultimate net loss** covered hereunder. When an amount is indicated in Item 3(c)(ii) of the Declarations, such aggregate limit of liability shall apply separately to the **products - completed operations hazard**.

E. **Limit Exhaustion**

This policy shall cease to apply once the applicable limits of liability have been exhausted by payment of **ultimate net loss**.

F. **Insolvency/Breach of Conditions**

Our liability under this policy shall not be increased by:

1. The insolvency or inability to pay of the insured or any **underlying insurer**; or
2. The refusal of any **underlying insurer** to pay by reason of the insured's breach of a condition of **underlying insurance**.

V. **EXTENDED REPORTING PERIODS**

The Extended Reporting Periods described below are available under this policy only when they are available and, if optional, purchased under the **underlying insurance**.

A. We will provide an Extended Reporting Period only if this policy is either cancelled by you or cancelled or not renewed by us for any reason except non-payment of premium. Non-renewal shall mean the refusal by us to renew the policy on any terms. Non-renewal shall not mean change in premium, or required underlying limits, self-insured retention or any other terms and condition.

B. A **claim** first made, in writing, during the Extended Reporting Period will be deemed to have been made on the last day of the **policy period**, provided that the **claim** is for:

1. Loss because of **bodily injury, property damage or cleanup costs** covered by **underlying insurance**, arising from a **pollution condition** that commenced before the end of the **policy period** but not before the Retroactive Date; or
2. Loss covered by **underlying insurance** arising from a negligent act, error or omission that commenced before the end of the **policy period** but not before the Retroactive Date.

C. The Extended Reporting Period will not reinstate or increase the limits of liability or extend the **policy period** under this policy.

D. The Extended Reporting Period will be as set forth below:

1. If no other insurance you purchase to replace this policy applies to the claim or would apply but for the exhaustion of its applicable limits of liability, we will provide an automatic limited Extended Reporting Period for the same duration as the automatic limited Extended Reporting Period for **underlying insurance**. This automatic limited Extended Reporting Period will commence at the earlier of this policy's expiration date or cancellation date. This automatic limited Extended Reporting Period may not be cancelled and requires no additional premium.
2. If you have purchased an optional Extended Reporting Period for **underlying insurance**, you may purchase the optional Extended Reporting Period Endorsement under this policy, in which event we will provide an optional Extended Reporting Period for the same duration as the optional Extended Reporting Period for **underlying insurance**. This optional Extended Reporting Period will commence at the earlier of this policy's expiration date or cancellation date. We will issue the optional Extended Reporting Period Endorsement if you:
 - a. make a written request for it which we receive within thirty (30) days after the end of the policy period or effective cancellation date of the policy; and
 - b. pay the additional premium within thirty (30) days after said request.

This optional Extended Reporting Period Endorsement will not take effect unless the additional premium is paid when due. If that premium is paid when due, the Endorsement may not be cancelled.

- E. The premium for the optional Extended Reporting Period Endorsement will not exceed 200% of the full annual premium for this policy and will be fully earned when the Endorsement takes effect.
- F. If we provide an Extended Reporting Period, the Other Insurance condition (Section VI., Paragraph F.) is amended so that this insurance will be excess over any other valid and collectible insurance available to the insured whether primary, excess, contingent or on any other basis, whose policy period begins or continues after the Extended Reporting Period takes effect.

VI. CONDITIONS

In addition to any applicable Conditions in the **underlying insurance**, the following conditions apply to this policy:

- A. **Prior Insurance and Non-Cumulation of Liability** - It is agreed that if any loss covered hereunder is also covered in whole or in part under any other excess policy

available to the insured in effect prior to the inception date hereof, our limit of liability as stated in the Declarations shall be reduced by any amounts payable on behalf of the insured by such prior insurance.

B. Duties in the Event of Occurrence, Offense, Claim or Suit:

Applicable to All Coverage Parts Other than any Pollution Legal Liability Coverage Part

1. You must see to it that we are notified as soon as possible of an **occurrence**, offense, or negligent act, error or omission which may result in a **claim**. To the extent possible, notice should include:

- a) How, when and where the **occurrence**, offense, or negligent act, error or omission took place;
- b) The names and addresses of any injured persons and witnesses; and
- c) The nature and location of any injury or damage arising out of the **occurrence**, offense, or negligent act, error or omission.

Notice of an **occurrence**, offense, or negligent act, error or omission is not notice of a **claim**.

2. If a **claim** is received by any insured you must:

- a) Immediately record the specifics of the **claim** and the date received; and
- b) Notify us in writing as soon as possible.

3. You and any other involved insured must:

- a) Immediately send us copies of any demands, notices, summonses or legal papers received in connection with a **claim** or **suit**;
- b) Authorize us to obtain records and other information;
- c) Cooperate with us in the investigation, settlement or defense of the **claim** or **suit**; and
- d) Assist us, upon our request, in the enforcement of any right against any person or organization which may be liable to the insured because of injury or damage to which this insurance may also apply.

4. No insureds will, except at their own cost, voluntarily make a payment, assume any obligation, or incur any expense covered under this policy, other than for first aid, without our consent.

Applicable to any Pollution Legal Liability Coverage Part

5. In the event of a **claim**, the insured shall notify us in writing as soon as practicable and in any event within seven (7) days of the insured's receipt of the **claim**.
6. The insured shall furnish information at our request. When a **claim** has been made, the insured shall forward to us as soon as practicable after receipt, or receipt by the insured's representative or agent, the following:
 - a) All correspondence between the insured and any third party claimant;
 - b) All demands, summonses, notices or other processes or papers filed with a court of law, administrative agency or an investigative body;
 - c) All technical reports, laboratory data, field notes or any other documents generated by persons the insured has hired to investigate or remediate pollution conditions;
 - d) All expert reports, investigations and data collected by experts the insured has retained, whether or not you intend to use the material for any purpose; and
 - e) Any other information the insured has developed or discovered concerning the **claim**, whether or not the insured deems such information to be relevant to the **claim**.
7. No costs, charges or expenses covered under this policy shall be incurred in the defense or investigation of claims without our consent which shall not be unreasonably withheld.

Applicable to All Coverage Parts

8. All notices under this Section VI., Paragraph B. shall be made in writing and addressed to:

Manager, Pollution Insurance Products Unit
AIG Technical Services, Inc.
Environmental Claims Department
101 Hudson Street, 31st Floor
Jersey City, NJ 07302
Fax: 201-631-5051

and

Division Attorney - Pollution Legal Liability
American International Specialty Lines Insurance Company

175 Water Street, Twelfth Floor
New York, New York 10038

or other address we substitute in writing.

Notice to a broker or independent insurance agent does not constitute notice to us.

- C. **Maintenance of Underlying Insurance** - The policy or policies referred to in the Schedule of Underlying Insurance or renewals or replacements thereof not more restrictive, shall be maintained as insurance in full force and effect during the term of this policy without alteration in their terms or conditions; except for any reduction of the limits of liability contained therein solely by payment thereunder.

Failure to comply with the foregoing shall not invalidate this policy but, in the event of such failure, we will only be liable to the same extent as we would have been had you so maintained such policy or policies.

If during the **policy period**, the terms, conditions, exclusions or limitations of **underlying insurance** are changed in any manner, the insured shall as a condition precedent to its rights under this policy give to us as soon practicable written notice of the full particulars thereof. This policy shall become subject to any such changes upon the effective date of the changes in the **underlying insurance** but only upon the condition that we agree to follow such changes by written endorsement attached hereto and the insured pays when due any additional premium required by us relating to such changes and/or agrees to any amendment of the provisions of this policy required by us relating to such changes.

- D. **Receivership, Insolvency or Financial Impairment of Underlying Insurer** - Our liability under this policy shall in no way be increased or expanded as a result of the receivership, insolvency or inability to pay of any **underlying insurer**, with respect to both our duty to indemnify and our duty to defend. This condition also applies to you as a self-insured for any underlying coverage.
- E. **Appeals** - In the event the insured or any **underlying insurer(s)** elect(s) not to appeal a judgment in excess of the limits of **underlying insurance**, we may elect to make such appeal at our own cost and expense. We shall be liable for the taxable costs and disbursements and interest incidental thereof, but in no event shall our liability for **ultimate net loss** exceed the applicable limit of liability under this policy.
- F. **Other Insurance** - If other valid and collectible insurance with any other insurer is available to the insured covering a loss also covered hereunder, this insurance shall be excess of, and shall not contribute with, such other insurance. Excess insurance specifically purchased to apply over the Limits of Liability expressed in this policy is permitted without prejudice to this insurance and the existence of such specific excess insurance shall not reduce our liability under this policy.

G. **Application of Salvages - Subrogation** - All salvages, recoveries or payments recovered or received subsequent to a loss settlement under this insurance shall be applied as if recovered or received prior to such settlement and all necessary adjustment shall then be made between you and us, provided always that nothing in this clause shall be construed to mean that losses under this insurance are not recoverable until the **ultimate net loss** has been finally ascertained. Inasmuch as this policy is excess coverage, the insured's right of recovery against any person or other entity cannot always be exclusively subrogated to us. It is therefore understood and agreed that in case of any payment hereunder, we shall act in concert with all other interests (including the insured) concerned in the exercise of such rights of recovery. The apportioning of any amounts which may be so recovered shall follow the principle that any interests (including the insured) that shall have paid an amount over and above any payment hereunder, shall first be reimbursed up to the amount paid by them; shall then be reimbursed out of any balance then remaining up to the amount paid hereunder; lastly, the interests (including the insured) of whom this coverage is excess are entitled to claim the residue, if any. Expenses necessary to recovery of any such amounts shall be apportioned among the interests concerned, in the ratio of their respective recoveries as finally settled.

H. **Cancellation** - This policy may be cancelled by the first Named Insured by surrender thereof to us or any of our authorized agents or by mailing to us written notice stating when thereafter the cancellation shall be effective. This policy may be cancelled by us by mailing to the first Named Insured at the address shown in the policy, written notice stating when not less than 30 days (10 days for nonpayment of premium) thereafter such cancellation shall be effective. Proof of mailing of such notice shall be sufficient proof of notice.

The time of surrender or the effective date and hour of cancellation stated in the notice shall become the end of the **policy period**. Delivery of such written notice either by the first Named Insured or by us shall be equivalent to mailing. If the first Named Insured cancels, earned premium shall be computed in accordance with the customary short rate table and procedure. If we cancel, earned premium shall be computed pro rata. Premium adjustment may be either at the time cancellation is effected or as soon as practicable after cancellation becomes effective, but payment or tender of unearned premium is not a condition of cancellation.

I. **First Named Insured** - The first Named Insured in Item 1 of the Declarations shall be responsible for payment of all premiums, and shall act on behalf of all other insureds with respect to the giving and receiving of notice of cancellation and the receipt of any return premium that may become payable under this policy.

J. **Service of Suit** - It is agreed that in the event of our failure to pay any amount claimed to be due hereunder, we, at the request of the insured, will submit to the jurisdiction of a court of competent jurisdiction within the United States. Nothing in this condition constitutes or should be understood to constitute a waiver of our rights to commence an action in any court of competent jurisdiction in the United States, to remove an action to a United States District Court, or to seek a transfer of a case to another court as permitted by the laws of the United States or of any state in the

United States. It is further agreed that service of process in such suit may be made upon Counsel, Legal Department, American International Specialty Lines Insurance Company, 70 Pine Street, New York, New York 10270, or his or her representative, and that in any suit instituted against us upon this contract, we will abide by the final decision of such court or of any appellate court in the event of any appeal.

Further, pursuant to any statute of any state, territory, or district of the United States which makes provision therefor, we hereby designate the Superintendent, Commissioner, Director of Insurance, or other officer specified for that purpose in the statute, or his or her successor or successors in office as our true and lawful attorney upon whom may be served any lawful process in any action, suit or proceeding instituted by or on behalf of the insured or any beneficiary hereunder arising out of this contract of insurance, and hereby designate the above named Counsel as the person to whom the said officer is authorized to mail such process or a true copy thereof.

VII. DEFINITIONS

In addition to any applicable definitions in the underlying insurance, the following definitions apply to this policy.

- A. **Policy Period** means the period set forth in Item 2 of the Declarations, or any shorter period arising as a result of cancellation of this policy.
- B. With respect to Coverage A., **Retained Limit** means the sum of:
1. The total of the amounts indicated as the limits of **underlying insurance**, whether or not collectible; and
 2. Other collectible insurance (other than insurance purchased specifically to apply over the limits of liability of this policy); or

With respect to Coverage B., **Retained Limit** means the amount of **ultimate net loss** stated in the Declarations as "self-insured retention" as a result of any one occurrence, offense or loss, or any combination thereof.

- C. **Ultimate Net Loss** means the total sum of which the insured, or any carrier as its insurer, or both, become obligated to pay by reason of **bodily injury, property damage, personal injury, advertising injury, cleanup costs or loss** either through adjudication or compromise, including all expenses for settlement, adjustment, investigation and defense of claims, but excluding the salaries of any of the **underlying insurer's** or our employees.
- D. **Underlying Insurance** means the insurance policies designated on the Schedule of Underlying Insurance to this policy and any renewals or replacements of such policies.

E. **Underlying Insurer** means any company issuing any policy of **underlying insurance**.

The following terms used in this policy have the same meaning as in the **underlying insurance**:

- F. **Advertising Injury**
- G. **Bodily Injury**
- H. **Claim**
- I. **Cleanup Costs**
- J. **Impaired Property**
- K. **Insured Contract**
- L. **Loss**
- M. **Occurrence**
- N. **Personal Injury**
- O. **Pollutants**
- P. **Pollution Conditions**
- Q. **Products - Completed Operations Hazard**
- R. **Professional Services**
- S. **Property Damage**
- T. **Suit**
- U. **Your Product**
- V. **Your Work**

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Specimen