

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

## **POLICYHOLDER DISCLOSURE NOTICE POLLUTION EXCLUSION**

**CAUTION:** No coverage is provided by this notice; nor can it be construed to replace any provision of your policy. You should read your policy and review your Declarations for complete information on the coverages you are provided. If there is a conflict between the policy and this notice, **THE PROVISIONS OF THE POLICY SHALL PREVAIL. PLEASE READ YOUR POLICY CAREFULLY.**

Your policy contains a pollution exclusion under **Section I** of your policy.

We do not insure, for loss caused by discharge, dispersal, seepage, migration, release or escape of pollutants unless the discharge, dispersal, seepage, migration, release, or escape is itself caused by a **Peril Insured Against** named under Coverage **C**.

"Pollutants" means any solid, liquid, gaseous, or thermal irritant or contaminant, included smoke, vapor, soot, fumes, acids, alkalis, chemicals, and waste. Waste includes materials to be recycled, reconditioned, or reclaimed. However, the **Section I Exclusions** do not apply to loss caused by:

- a. "Pollutants" that escape from a heating, ventilation, and air conditioning system or appliance;
- b. Common household chemicals used to maintain the "residence premises"; or
- c. Hostile fire, meaning a fire which becomes uncontrollable or breaks out from where it was intended to be.

This exception applies to all forms and endorsements that contain a pollution exclusion.

If you have any questions regarding this notice, please contact your agent or us.

**READ YOUR POLICY CAREFULLY.**