

POLLUTANT -- AMENDED DEFINITION

(Entries required to complete the Schedule will be shown below or on the "declarations".)

Schedule

Additional Substance(s) or Material(s):

This policy is amended to include the following "terms". All other "terms" of this policy apply, except as amended by this endorsement.

DEFINITIONS

The definition of "pollutant" is deleted and replaced by the following:

"Pollutant":

- a. "Pollutant" means any substance or material that is a solid, liquid, gaseous, thermal, or radioactive irritant or contaminant, including but not limited to acids, alkalis, chemicals, fumes, smoke, soot, vapor, and waste.

Such substances and materials include, but are not limited to:

- 1) diesel, gasoline, propane, and other fuels, kerosene and other fuel oils, petroleum distillates, and any other petroleum-derived products; lubrication oils, adjuvant oils, crop oils; brake and other hydraulic fluids; methanol and other antifreeze additives; exhaust gases; ethylene dichloride, hexylene glycol, mineral spirits and other solvents; perchloroethylene (PERC) and other dry cleaning chemicals; chlorofluorocarbons; adhesives; and pesticides, insecticides, fungicides, fertilizer, animal or bird waste, and sewage;

- 2) all substances and materials listed or described by one or more of the following references, including any amendments thereto: the Comprehensive Environmental Response, Compensation, and Liability Act (CERCLA); the Priority List Of Hazardous Substances (1997 and all subsequent editions) developed by the Agency For Toxic Substances And Disease Registry; and/or the U.S. Environmental Protection Agency EMCI Chemical References Complete Index; and
- 3) any substance or material shown in the Schedule above.

- b. With respect to this definition, waste includes substances or materials to be disposed of as well as recycled, reclaimed, or reconditioned.
- c. "Pollutant" also means electrical, magnetic, or electromagnetic particles or fields, whether visible or invisible, and sound.
- d. This definition of "pollutant" applies whether or not the substance, material, particle, field, or sound serves any purpose with respect to:
 - 1) the ownership, maintenance, or use of:
 - a) an "insured premises" or operations that are necessary or incidental to an "insured premises"; or
 - b) a "motorized vehicle" or watercraft; or
 - 2) a farm or business operation, premises, site, or location.