

LIMITED (PERSONAL) SUDDEN AND ACCIDENTAL POLLUTION LIABILITY COVERAGE

We provide coverage under this endorsement subject to the terms contained in the General Policy Provisions and the Liability Coverage Section in this policy.

The limits of liability stated in the declarations of Coverage L and Coverage M **DO NOT APPLY** to the coverage provided under this endorsement.

How Much We Pay

Limit of Liability – Coverage L: \$50,000 each accident

Deductible: \$1,000 each accident

1. **We** will pay up to the limit of liability stated above for all damages as the result of an accident. This limit applies separately to the insurance under this endorsement and replaces any other limit of liability stated in the policy.
2. **We** pay only that part of the loss over the deductible stated above. Not more than one deductible applies per accident.
3. **We** may pay any part of or all of the deductible in settling a loss or claim. **You** must pay **us** back for any part of the deductible that **we** pay.

Coverage Provided

We cover liability resulting directly or indirectly from the discharge, dispersal, release or escape of smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste materials or other irritants, contaminants or pollutants into or upon the land, the atmosphere or any watercourse, body of water, bog, marsh, swamp or wetlands, provided:

1. The discharge, dispersal, release or escape is sudden and accidental; and
2. The sudden and accidental discharge, dispersal, release or escape does not result from operations conducted in violation of any law or ordinance.

