



LIABILITY COVERAGE EXCLUSIONS (Coverage L and M)

The coverage under this endorsement is subject to the *terms* contained in the General Policy Provisions.

Under Exclusions that Apply only to Personal Liability in the **FL-CPL** and the **FL-FCPL**, Exclusion 2. f. is deleted.

Under Exclusions that Apply only to ***Bodily Injury*** and ***Property Damage*** in the **FL-OLT** and the **FL-OLT-F**, Exclusion 2. c. is deleted.

The following **EXCLUSIONS** have been added which apply to Exclusions that Apply to Both Personal Liability and Medical Payments to Others in the **FL-CPL** and **FL-FCPL** and to Exclusions that Apply to ***Bodily Injury***, ***Property Damage*** and Premises Medical Payments Coverages in the **FL-OLT** and **FL-OLT-F**.

This policy does not apply to liability:

resulting directly or indirectly from the discharge, dispersal, release or escape of smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, liquids or gasses, waste materials or other irritants, contaminants or pollutants into or upon land, the atmosphere or any watercourse, body of water, bog, marsh, swamp or wetland;

This exclusion does not apply to ***bodily injury*** or ***property damage*** caused by heat, smoke or fumes from a hostile fire. For the purpose of this exclusion, hostile fire means a fire which becomes uncontrollable or breaks out from where it was intended to be.

OR

resulting directly or indirectly from the transmission of a communicable disease by an ***insured***.