

HYDROFRACKING OR DRILLING EXCLUSION

For Use with all ML Policies

Refer to the Supplemental Declarations if information is not shown on this form.
This endorsement is subject to the **terms** contained in **your** policy.

ADDED PROPERTY EXCLUSION

The following Exclusion is added to the EXCLUSIONS THAT APPLY TO PROPERTY COVERAGES contained in **your** policy.

WHAT WE DO NOT PAY FOR

The property coverages contained in **your** policy do not apply to **hydrofracking** or **drilling** operations. **We** do not pay for loss or damage caused directly or indirectly by **hydrofracking** or **drilling** operations. **We** do not pay for clean-up costs or remediation caused by **hydrofracking** or **drilling** operations. However, this exclusion does not apply to **drilling** operations solely for a residential water supply or residential water well.

ADDED LIABILITY EXCLUSION

The following exclusion is added to the EXCLUSIONS contained the Liability Coverage Section of **your** policy. This additional exclusion applies to both Coverage L and Coverage M of **your** policy.

WHAT WE DO NOT PAY FOR

Coverage L and Coverage M of **your** policy do not apply to **hydrofracking** or **drilling** operations. **We** do not pay for **bodily injury**, **property damage** or **personal injury** caused by **hydrofracking** or **drilling** operations. **We** do not pay for clean-up costs or remediation caused by **hydrofracking** or **drilling** operations. **We** will have no duty to defend claims or suits, or pay expenses, arising out of **bodily injury**, **property damage** or **personal injury** caused by **hydrofracking** or **drilling** operations. However, this exclusion does not apply to **drilling** operations solely for a residential water supply or residential water well.

ADDITIONAL DEFINITIONS

The following additional definitions apply to this endorsement:

1. **Hydrofracking** means any technique in which a mixture of water, sand, gas or chemicals is forced, injected or put down a well or into the ground, in order to create fractures in the rock intended to release natural resources.
2. **Drilling** means any process of exploration or extraction for natural resources that involves a technique in which an instrument with an edged or pointed end for making holes in hard substances by a revolving succession of turns or blows is used.

All other **terms** and conditions remain unchanged.