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

# **EXCLUSION – SILICA OR SILICA-RELATED DUST**

This endorsement modifies insurance provided under the following:

FARM PREMISES AND PERSONAL UMBRELLA LIABILITY ENDORSEMENT

#### A. The following exclusion is added to:

- Paragraph 2. Exclusions of Section I, Coverage H – Bodily Injury And Property Damage Liability in the Farm Umbrella Liability Policy; and
- The Exclusions under Coverage A Bodily Injury And Property Damage Liability in Section II – Personal Liability Coverage of the Farm Premises And Personal Umbrella Liability Endorsement:

#### EXCLUSIONS

This insurance does not apply to:

#### SILICA OR SILICA-RELATED DUST

- a. "Bodily injury" arising, in whole or in part, out of the actual, alleged, threatened or suspected inhalation of, or ingestion of, "silica" or "silica-related dust".
- b. "Property damage" arising, in whole or in part, out of the actual, alleged, threatened or suspected contact with, exposure to, existence of, or presence of, "silica" or "silica-related dust".
- c. Any loss, cost or expense arising, in whole or in part, out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to or assessing the effects of, "silica" or "silica-related dust", by any "insured" (insured) or by any other person or entity.
- B. The following exclusion is added to Paragraph 2.
  Exclusions of Section I, Coverage I Personal And Advertising Injury Liability in the Farm Umbrella Liability Policy:
  - 2. Exclusions

This insurance does not apply to: SILICA OR SILICA-RELATED DUST

a. "Personal injury" or "advertising injury" arising, in whole or in part, out of the actual, alleged, threatened or suspected inhalation of, ingestion of, contact with, exposure to, existence of, or presence of, "silica" or "silica-related dust".

- Any loss, cost or expense arising, in whole or in part, out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to or assessing the effects of, "silica" or "silica-related dust", by any "insured" or by any other person or entity.
- C. The following exclusion is added to Paragraph 2. Exclusions under Coverage B – Personal Injury Liability in Section II – Personal Liability Coverage of the Farm Premises And Personal Umbrella Liability Endorsement:
  - 2. Exclusions

This insurance does not apply to:

### SILICA OR SILICA-RELATED DUST

- a. "Personal injury" arising, in whole or in part, out of the actual, alleged, threatened or suspected inhalation of, ingestion of, contact with, exposure to, existence of, or presence of, "silica" or "silica-related dust".
- b. Any loss, cost or expense arising, in whole or in part, out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to or assessing the effects of, "silica" or "silica-related dust", by any insured or by any other person or entity.
- D. The following definitions are added to Section IV Definitions in the Farm Umbrella Liability Policy:
  - "Silica" means silicon dioxide (occurring in crystalline, amorphous and impure forms), silica particles, silica dust or silica compounds.
  - **2.** "Silica-related dust" means a mixture or combination of silica and other dust or particles.