



## SUDDEN AND ACCIDENTAL POLLUTION ENDORSEMENT

The coverage under this endorsement is subject to the ***terms*** contained in the Liability Coverage Section.

Under Exclusions that Apply to Both Personal Liability and Medical Payments to Others, the pollution exclusion, (Exclusion k on form ML-9 1/87 and Exclusion l on form ML-10 1/87), is deleted and replaced by the following:

This policy does not apply to liability resulting from the discharge, dispersal, release or escape of solid, liquid or gaseous waste materials or other pollutants into or upon land, the atmosphere or any watercourse or body of water; but this exclusion does not apply if such discharge, dispersal, release or escape is sudden and accidental.

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.