

RLI Insurance Company
Peoria, Illinois 61615
A Stock Insurance Company

Personal Umbrella Liability Policy

STATE OF NEW JERSEY AMENDATORY ENDORSEMENT

In accordance with the laws and regulations of the state of New Jersey, the policy is amended, as of its effective date, as follows:

1) PART III - WHAT WE WILL DO is amended by adding the following provision to Section A.:

"3. The most we will pay for actual or alleged **Injury**, including death at any time resulting therefrom, caused by the exposure, inhalation, ingestion or absorption of any mold, mildew, fungus or decaying substance, or for the diminution in value, loss of market value, loss of use, removal or abatement of any mold, mildew, fungus or decaying substance alleged to be causative or potentially causative of **Bodily Injury, Property Damage or Personal Injury** is an aggregate of \$100,000."

2) PART IV - WHAT IS NOT COVERED - EXCLUSIONS is amended by replacing Exclusion H. as follows:

"H. Any claim or **Suit** brought against any person covered by this policy by, or on behalf of, any other person covered by this policy or any person who lived in your household within the Policy Period; however, this exclusion shall not apply to **Occurrences** involving the use of **Automobiles**."

3) PART IV - WHAT IS NOT COVERED - EXCLUSIONS is amended by replacing Exclusion I. as follows:

"I. **Bodily Injury** or **Property Damage**, which may have reasonably been expected to result from your intentional, purposeful or criminal act(s) or which in fact are intended by you. However, this exclusion shall not apply:

- 1) if you did not participate in the intentional, purposeful or criminal act(s), or;
- 2) if you didn't intend to cause **Bodily Injury** or **Property Damage**, or;
- 3) if the **Bodily Injury** or **Property Damage** was caused in an effort to protect persons or property."

4) PART IV - WHAT IS NOT COVERED - EXCLUSIONS is amended by deleting Exclusion L. in its entirety.

5) PART IV - WHAT IS NOT COVERED - EXCLUSIONS is amended by deleting Exclusion N. in its entirety.

6) PART IV - WHAT IS NOT COVERED - EXCLUSIONS is amended by replacing Exclusion Q. as follows:

"Q. **Injury** arising out of discrimination on the grounds of race, sex, color, natural origin, age, creed, disability or sexual preference."

- 7) PART IV - WHAT IS NOT COVERED - EXCLUSIONS is amended by deleting Exclusion R. in its entirety.
- 8) PART IV - WHAT IS NOT COVERED - EXCLUSIONS is amended by deleting Exclusion S. in its entirety.
- 9) PART IV - WHAT IS NOT COVERED - EXCLUSIONS is amended by deleting Exclusion W. in its entirety.
- 10) PART IV - WHAT IS NOT COVERED - EXCLUSIONS is amended by replacing exclusion BB. as follows:

"BB. **Injury** which arises, directly or indirectly, out of 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 land, the atmosphere or any water course or body of water, unless such discharge, dispersal, release or escape is sudden or accidental."

- 11) PART VI - CONDITIONS, Item N., Concealment - Misrepresentation, is amended by deleting the phrase "... at any time" from the condition.

SPECIMEN

Attached to and forming part of the policy of the RLI Insurance Company.
All other terms and conditions of the policy remain unchanged.