

POLICY LIMITATION DISCLOSURE NOTICE POLLUTION

THIS POLICYHOLDERS NOTICE PROVIDES A SUMMARY OF COVERAGE CHANGES THAT APPLY TO YOUR POLICY. THIS NOTICE PROVIDES NO COVERAGE NOR CAN IT BE CONSTRUED TO REPLACE ANY PROVISION OF YOUR POLICY. FOR COMPLETE INFORMATION ON OUR COVERAGES, READ YOUR POLICY AND REVIEW YOUR DECLARATIONS PAGE. IF THERE IS ANY CONFLICT BETWEEN THE POLICY AND THIS NOTICE, THE PROVISIONS OF THE POLICY SHALL PREVAIL.

A REDUCTION IN COVERAGE HAS BEEN ADDED TO YOUR POLICY FOR:

“Bodily injury”, “property damage” or “personal and advertising injury” arising out any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

Where used in this policy, the term pollutant does not include the following:

- a. Loss caused by pollutants that escape from heating and air conditioning systems and appliances (HVAC);
- b. Loss caused by common household chemicals used to maintain the residence premises.
- c. Loss caused by pollutants released from a hostile fire. A hostile fire is a fire which becomes uncontrollable or breaks out from where it was intended to be.”