



Fair • Faithful • Socially Responsible

MAX Family of Companies

MutualAid eXchange (MAX) • MAX Insurance Agency, Inc. • MII Management Group, Inc.

Office, Professional, Private School, Or Studio Occupancy - Described Location

Old Form # ML-42

New Form # HO 1735

Summary of Changes:

The endorsement adds a definition of "fungi".

It adds a clarifying statement that under Form HO 0006 that the perils insured against described under Coverage A apply to described structures when this endorsement is attached.

The provision now also specifies that the exclusion for structures used for storage of business property does not apply to structures described in the endorsement.

The endorsement adds an exclusion for "bodily injury" or "property damage" arising out of the actual, alleged, or threatened discharge, dispersal, disposal, emission, escape, leaching, leakage, migration, release, seepage, or spillage of "pollutants".

The endorsement adds additional exclusions addressing "pollutants", bacteria, "fungi", wet rot, dry rot, and lead to Coverage L and Coverage M.

Coverage L does not apply to actual or alleged "property damage" that arises directly or indirectly out of any form of lead.