

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION - LITHIUM BATTERY

<i>Attached To and Forming Part of Policy</i>	<i>Effective Date of Endorsement</i> 12:01AM at the Named Insured address shown on the Declarations	<i>Named Insured</i>
<i>Additional Premium:</i>		<i>Return Premium:</i>

This endorsement modifies insurance under the following:

HOMEOWNERS COVERAGE

The following exclusions are added to this Policy:

We do not insure for any "loss" caused directly or indirectly by, resulting from, contributed to by, exacerbated by, or in any way related to or involving any "lithium battery" including, but not limited to:

- a. "Thermal runaway" of any "lithium battery";
- b. Exposure of any "lithium battery" to water; or
- c. Improper charging, storage, puncturing, compression, crushing, or any other mishandling of any "lithium battery".

Such "loss" is excluded regardless of any other cause or event that contributes concurrently or in any other sequence to the "loss".

COVERAGE E – Personal Liability and **COVERAGE F – Medical Payments to Others** do not apply to "bodily injury" or "property" arising directly or indirectly out of or in any way involving any "lithium battery".

This exclusion applies regardless of whether any "lithium battery" is the initial precipitating cause or is in any way a cause of "bodily injury" or "property damage", and regardless of whether any other actual or alleged cause contributed concurrently, proximately, or in any sequence including whether any actual or alleged "bodily injury" or "property damage" arises out of a chain of events that involves or includes any "lithium battery".

The following definitions are added to this Policy:

"Lithium battery" means any lithium-ion battery, lithium polymer battery (LiPo, LIP, Li-poly), and any charging device or power distribution component for such lithium-ion or lithium-polymer battery. "Lithium battery" also includes any of the aforementioned batteries when sealed within a device they are intended to operate.

"Thermal runaway" means a chain of exothermic chemical reactions within a "lithium battery" causing a rapid and great increase in temperature resulting in the degradation and failure of the "lithium battery".

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.