THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

IMAGE RESTORATION COVERAGE

THIS ENDORSEMENT REQUIRES THAT YOU DISCOVER CONTAMINATION DURING THE POLICY PERIOD AND REPORT THE DISCOVERY TO THE COMPANY DURING THE POLICY PERIOD OR ANY APPLICABLE EXTENDED REPORTING PERIOD.

This endorsement modifies and is subject to the insurance provided under the following:

CONTRACTORS ENVIRONMENTAL COVERAGE

Subject to the Limits of Insurance and deductible set forth in ITEM 4(C)(4), and all policy terms and conditions and in consideration of the premium paid and in reliance upon the statements that you provided to us in the application and any other supplemental information provided in connection with the application, all of which are incorporated and made a part of this policy, we agree to provide coverage as shown in the Declarations and described as follows: it is hereby agreed that, solely with respect to coverage afforded by this endorsement, the policy is amended as follows:

1. Section I. INSURING AGREEMENTS is amended to add the following insuring Agreement:

   Image Restoration Coverage
   
   We will reimburse you for “image restoration expenses” in excess of the deductible incurred because of “contamination” that you discover during the “policy period” and report to us during the “policy period” or as expressly provided for in the “extended reporting period”, if applicable, provided that such “contamination” results in a “loss” or “remediation expense” covered under this policy. Reimbursement is limited to the costs of restoring your reputation and consumer confidence through image consulting.

Solely with respect to the above Insuring Agreement, the policy is modified as follows:

2. Section II. DEFINITIONS is amended to add the following definitions:

   “Image restoration expenses” means only those reasonable and necessary expenses incurred by you with our prior written consent for services rendered by an image restoration firm, exclusive of any salaries, wages, overhead or benefit expenses incurred by an “insured”, or any expenses that are covered under any other insurance, including any applicable deductibles or self-insured retention amounts of such other insurance.

All other policy terms and conditions remain unchanged.