

POLICYHOLDER NOTICE

ASBESTOS EXCLUSION DISCLOSURE

The policy to which this disclosure is attached excludes coverage for asbestos.

Texas FAIR Plan Association does not cover any loss or damage caused by or resulting from asbestos. We do cover direct physical loss caused by Peril Insured Against under Section I to covered property containing asbestos materials; however, we do not cover the additional cost or expense to test for, monitor, clean up, remove, contain, treat, abate or assess the effects of asbestos-containing materials or asbestos on any materials or in the air.

Texas FAIR Plan Association's coverage for "Building Laws" does not cover the costs to comply with any ordinance or law which requires any "insured" or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, assess the effects of, asbestos and other pollutants on any covered building or other structure.

Pursuant to Texas Insurance Code Chapter 2301, the Texas Department of Insurance requires Texas FAIR Plan Association to attach this disclosure form to every policy that includes an exclusion for asbestos.