

PRODUCTS LIABILITY INSURANCE

12/29 Proposed Changes to London Form

CHANGE ITEM 1 TO READ: ... of this policy, to indemnify the Insured for all sums which the Assured shall become legally obligated to pay as damages because of Bodily Injury (including but not limited to sickness, disease, death or mental anguish) to any person allegedly arising out of the use of tobacco products over a period of days, weeks, months or longer.

CHANGE ITEM 2 TO READ: This Policy applies to occurrences which occur anywhere in the world.

CHANGE ITEM 3 TO READ:

- a) A claim made or suit brought claiming damages covered under item 1, above, during the active term of the policy
- b) A claim made or suit brought claiming damages covered under item 1, above, within twenty four (24) months following the termination of the policy provided such injury was first documented after December 31, 1978 and prior to the termination of the policy.

CHANGE ITEM 4 TO READ:

The underwriters shall be liable only for the excess of:
\$ _____ in respect of each person and subject to the same limit for each person (herein referred to as the per person retention)

Until all losses in the per person retention area exceed \$ _____ in the aggregate and then only for an ultimate net limit of \$ _____ in respect of each person, any one occurrence and in the aggregate annually.

Losses resulting from claims made or suits brought during any one Policy year shall be deemed to have been sustained during such Policy year, provided that losses resulting from claims made or suits brought against the Assured during the twenty four (24) months after the termination of the Policy shall be deemed to have been sustained prior to the termination of the policy.



CHANGE ITEM 5 TO READ: (paragraph 2 "Expenses and Costs" , appended the following sentence)

It is further understood that such payments by the underwriters will in no way jeopardize the Insured's right to control the defense of any and all claims under this policy.

CHANGE ITEM 12 TO READ: Coverage afforded hereunder is in respect to the Assured's operations anywhere in the world.

" " 14 " " : 100 day cancellation