

FORM # MFGFI13 (Rev. Apr 30, 2013)
Fire Fighting Expenses

Attached to and forming part of the Commercial General Liability Policy .

Insuring Agreements

It is agreed that Coverage A as provided by this Policy shall be deemed to include coverage with respect to expenses for the controlling or suppression of fires, such expenses having been incurred by others for and for which the Insured shall become legally obligated to pay.

It is further agreed that notwithstanding anything in this Policy to the contrary, the coverage provided by this Policy does not apply to expenses incurred by an Insured under this Policy for the use of their own employees, agents, contractors or sub-contractors already engaged by the Insured at the time the first loss occurs, machinery or other property, in controlling or suppressing fires.

The total limit of the Insurer's liability for the expenses of controlling or suppressing fires as a result of any one fire, or series of fires, resulting from one cause, shall be the amount shown in the Declarations, which limit shall apply as part of and not in addition to the Each Occurrence Limit shown in the Declarations as applying to Coverage A.

The Insurer's liability for the expense of controlling or suppressing fires shall apply only to amounts in excess of the deductible amount, shown in the Declarations, for this coverage, which amount shall be paid by the Insured.

Nothing herein contained shall vary, alter or extend any provision or conditions of this Policy other than as above stated.

Special Conditions

Limits of Liability

The liability of the **UNDERWRITERS** under this Endorsement is limited, notwithstanding the number of Insureds involved, for each loss, to the amount stated in the Declarations as each loss.

Subject to the previous paragraph for each loss, the liability of the **UNDERWRITERS** is limited to the amount stated in the Declarations as all losses, for the total of all losses during a policy period and this notwithstanding the number of Insureds involved. If for one Loss there are several **CLAIMS**, they will all be considered as having been presented during the **POLICY PERIOD** in which the first **CLAIM** was presented to the **UNDERWRITERS**.

Deductible

The deductible amount stated in the Declarations shall be deducted from the amount of each **LOSS** covered under the terms of this Endorsement, and the **UNDERWRITERS** shall be liable for **LOSS** only in excess of that amount.