Change log for v1.01:

1. Covered Risk 12.b.: replace comma with semicolon at end of first line, immediately after "substance", to read:

"relating to environmental protection of any kind, including hazardous or toxic conditions or substances;"

2. Change indent for Covered Risk 12 content to align with beginning portion of Covered Risk 12:

"unless there is a notice of either of these violations recorded in the Public Records at the Date of Policy, and then, Our liability for Covered Risk 12 is limited to the extent of the violation described in that notice."