

The Kaiser Gypsum Asbestos Personal Injury Trust FAQ

For Information regarding Insured Asbestos Claims and Uninsured Asbestos Claims, **please read carefully Section 5.3 of the Kaiser Gypsum Asbestos PI Trust Distribution Procedures, (the “TDP”).**

Q. What is an Asbestos Insurance Policy?

A. An “Asbestos Insurance Policy” is any insurance policy of Kaiser Gypsum Company, Inc. (“Kaiser Gypsum”) or Hanson Permanente Cement, Inc. (“HPCI”) providing, or potentially providing, coverage for Asbestos Personal Injury Claims.

Q. What is an Insured Asbestos Claim?

A. As defined in the Plan, an “Insured Asbestos Claim” is an Asbestos Personal Injury Claim that is covered by any Asbestos Insurance Policy. Any Asbestos Personal Injury Claim in which the claimant has a date of first exposure to a Kaiser Gypsum or HPCI product prior to April 1, 1985 will generally be an Insured Asbestos Claim; however, coverage gaps may arise from time to time during the pre-1985 coverage periods

Q. What is an Uninsured Asbestos Claim?

A. As defined in the Plan, an “Uninsured Asbestos Claim” is an Asbestos Personal Injury Claim for which there is no coverage provided by any Asbestos Insurance Policy. Generally, those Asbestos Personal Injury Claims in which the claimants have a date of first exposure to a Kaiser Gypsum or HPCI product after April 1, 1985 will be Uninsured Asbestos Claims. Any claimant with a date of first exposure prior to April 1, 1985 that believes that he or she has an Uninsured Asbestos Claim must submit evidence to the Trust of an adverse coverage determination.

Disclaimer: This outline is provided as a helpful guide only. In the event of any disagreements between this guide and the TDP, the TDP governs.