



**POLICYHOLDER DISCLOSURE NOTICE  
(Lead Exclusion – Umbrella Policies)**

Your current Umbrella Policy includes an important coverage change. Please review this important notice and retain it with your policy.

This disclosure notice is not a contract of insurance. It is intended to provide information on Form UMB-60 (9/03) which is now a part of your policy. It is recommended that you review your policy carefully to determine your duties, rights and obligations. This information is intended to assist you in your review of your policy. If there are conflicts between this Disclosure Notice and your policy, the provisions of the policy shall prevail.

The addition of UMB-60 (9/03) results in the exclusion of loss resulting directly or indirectly from bodily injury caused by the ingestion or inhalation of lead or lead residues arising from the insured building(s) or elsewhere on the insured premises. This exclusion is applicable to those areas of the insured building(s) rented to others, held for rental or used or held for other business pursuits. It is not applicable to those areas of the insured building(s) used in whole or in part by the insured as their residence. Additionally, it is not applicable to the insured building(s) constructed after 1980 or the insured building(s) that have undergone total lead abatement and are certified as being lead free.