



## LEAD EXCLUSION (Umbrella Policies)

Refer to Supplemental Declarations if information is not shown in this form.  
For a rate credit, the following exclusion is made a part of *your* policy.

The exclusion under this endorsement is subject to the *terms* contained in the Umbrella coverage.

### WHAT WE DO NOT PAY FOR

The following is added to the EXCLUSIONS shown in the Umbrella coverage:

*We* do pay for loss resulting directly or indirectly from *bodily injury*:

- a. resulting from inhalation or ingestion of dust, chips or other residues of lead or lead based materials adorning the interior or exterior of the covered building(s);
- b. resulting from ingestion of leaded leachate from plumbing systems comprising part of the insured premises;  
or
- c. resulting from ingestion of lead or lead residues from the soil comprising a part of the insured premises.

### ADDITIONAL CONDITIONS

The following conditions apply when this endorsement is in effect:

1. This exclusion applies to those areas of the *residence* used or held for *business* pursuits including, but not limited to, child or adult care services, rental or holding for rental to tenants for residential purpose or any other *business* use by *you* or other occupants.
2. This exclusion does not apply to those areas of the *residence* used by *you*, in whole or part, for residential purposes.
3. This exclusion does not apply to *residences* newly constructed after 1980.
4. This exclusion does not apply to *residences* that are certified as having undergone total lead abatement or have been otherwise tested and certified as being lead free.

All other *terms* and conditions remain unchanged.