



## LEAD EXCLUSION

This endorsement is subject to the *terms* contained in *your* policy.

### WHAT WE DO NOT PAY FOR

The following exclusions are added to Coverage L-*Bodily Injury* And *Property Damage*, and when applicable to *your* policy, Coverage P-*Personal And Advertising Injury* Liability.

1. *We* do not pay for *bodily injury* or *property damage*, and when applicable to *your* policy, *personal and advertising injury*, arising out of:
  - a. The actual, alleged or threatened inhalation, ingestion or absorption of lead, lead paint, lead products, lead compounds, lead based materials, lead dust, lead chips, lead residue or any other material or substance containing lead; or
  - b. The actual or alleged:
    - 1) Contact with, existence of, exposure to, or presence of, lead, lead paint, lead products, lead compounds, lead based materials, lead dust, lead chips, lead residue or any other material or substance containing lead;
    - 2) Construction, manufacture, distribution, sale, resale, branding or handling of lead, lead paint, lead products, lead compounds, lead based materials, lead dust, lead chips, lead residue or any other material or substance containing lead; or
    - 3) Lead renovation, lead abatement, enclosure, removal, replacement or encapsulation of any hazards, arising from, working with, or replacing, lead or lead products, lead compounds, lead based materials, lead dust, lead chips, lead residue or any other material or substance containing lead.
2. There is no coverage under this policy:
  - a. Whether or not the lead is, or has been, at any time airborne as a particle, contained in a product, contained in a plumbing or other system, contained in soil, transmitted in any manner, or found in any form;
  - b. Arising from lead liability, including but not limited to, liability for loss, damage, costs or expenses arising out of, resulting from, caused by, or contributed to by lead, exposure to lead, use of lead, or responding to lead;
  - c. For an *insured* or any other person or entity for any loss, cost or expense, arising out of the testing, monitoring, clean up, removal, containment, treatment, detoxification, neutralization or responding to, or assessing the effects of lead, lead paint, lead products, lead compounds, lead based materials, lead dust, lead chips, lead residue or any other material or substance containing lead;
  - d. For any investigation or defense of any loss, damage, or any cost, loss of use expense, fine or penalty, or for any expense, claim, or *suit* related to lead, lead paint, lead products, lead compounds, lead based materials, lead dust, lead chips, lead residue or any other material or substance containing lead; or
  - e. For any legal obligation of an *insured* for contribution or indemnification for damages caused by lead, lead paint, lead products, lead compounds, lead based materials, lead dust, lead chips, lead residue or any other material or substance containing lead.

All other *terms* and conditions remain unchanged.