

## **Policyholder Disclosure Notice**

(Commercial Lines Lead Exclusion)

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

This disclosure notice is not a contract of insurance. It is intended to provide information on form LS-59, which is now a part of this 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 the review of **your** prior and current policy. If there are conflicts between this Disclosure Notice and **your** policy, the provisions of the policy shall prevail.

The addition of form LS-59, results in the exclusion of loss resulting directly or indirectly from *bodily injury* caused by lead poisoning:

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

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