



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 directly or indirectly out of the inhalation, ingestion, absorption of:
 - a. Lead in any form contained in or on the interior or exterior of the covered buildings;
 - b. Leaded leachate from plumbing systems comprising part of premises *you* own or rent; or
 - c. Lead or residues of lead from the soil comprising a part of premises *you* own or rent.
2. There is no coverage under this policy:
 - a. 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;
 - b. 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
 - c. 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.

These exclusions do not apply to *residences* newly constructed after 1980, or to *residences* that have been certified as having undergone total lead abatement or otherwise tested and certified as being lead free.

All other *terms* and conditions remain unchanged.