



LEAD EXCLUSION
(For residences used for business)

Refer to Supplemental Declarations if information is not shown on this form.

The amended coverage provided under this endorsement is subject to the *terms* contained in the General Policy Provisions.

Policy No. _____.

Named Insured _____.

WHAT WE DO NOT PAY FOR

The following exclusion is added to the **EXCLUSIONS** shown in the Liability Coverage:

We do not pay for loss resulting directly or indirectly from *bodily injury*:

1. 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);
2. resulting from ingestion of leaded leachate from plumbing systems comprising part of the *insured premises*; or
3. resulting from ingestion of lead or residues of lead 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.