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.