

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LEAD POISONING EXCLUSION - RHODE ISLAND

SECTION II - EXCLUSIONS

F. Coverage E - Personal Liability

The following exclusion is added:

7. "Bodily injury" arising out of lead poisoning in or on any of the following:
 - a. A one to four family residential building, including common areas used in connection with such building, built before 1978, provided that the building is owned by an "insured";
 - b. A residential unit, including common areas used in connection with such unit, in any condominium or cooperative residential building built before 1978, provided that such unit is owned by an "insured";
 - c. Any other structure owned by an "insured" which is at the same location as any residential building described in **7.a.** or **7.b.** above, or
 - d. Appliances, furnishings, and fixtures, other than plumbing fixtures, owned by an "insured" contained in or on a residential building or other structure described in **7.a.**, **7.b.** or **7.c.** above.

(This is Exclusion **10.** in Endorsement **HO 24 73.**)

However, this exclusion does not apply to "bodily injury" which:

1. Arises out of lead poisoning; and

2. Occurs:

- a. On or after November 1, 2005;
- b. At an "insured location"; and
- c. In or on a building, unit or structure described in **7.a.**, **7.b.** or **7.c.** during the period the Prima Facie Evidence of Compliance is in effect with respect to that "insured location";

If:

1. The lead poisoning occurred during the period when the Prima Facie Evidence of Compliance was in effect; and
2. Prima Facie Evidence of Compliance can be shown with respect to "the insured location". The following are the types of Prima Facie Evidences of Compliance:
 - a. A certificate of compliance of an independent clearance inspection and affidavit of visual inspection required to maintain the validity of the independent clearance inspection;
 - b. Proof of clearance exam showing that lead hazards are mitigated; or
 - c. Proof of abatement.

You agree to let us or our agent know, as soon as practicable, when you receive a Prima Facie Evidence of Compliance and provide us with a copy of such certificate or proof upon our request.

All other provisions of this policy apply.