

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

COVERAGE FOR LEAD POISONING – MASSACHUSETTS

SCHEDULE*

Coverage E Lead Poisoning Liability Limit: \$

Location(s):

*Entries may be left blank if shown elsewhere in this policy for this coverage.

DEFINITIONS

With respect only to the provisions of this endorsement, Paragraph **B.2.** "bodily injury" in the form attached to this policy is replaced by the following. This definition also applies with respect to the provisions of Farmers Personal Liability Endorsement **HO 24 73**:

2. "Bodily injury" means bodily harm, sickness or disease arising out of lead poisoning, including required care, loss of services and death that results.

COVERAGE

We cover damages caused by "bodily injury" at the location(s) scheduled above, including common areas used in connection with such location(s), only if such "bodily injury" is caused by the presence or exposure of lead in or on any of the location(s) above, including common areas used in connection with such location(s).

The coverage provided by this endorsement does not apply to "bodily injury" resulting from an "insured's" gross or willful negligence.

Our total liability for all damages for lead poisoning resulting from any one "occurrence" will not be more than the Coverage **E** Lead Poisoning Liability Limit stated above.

EXCLUSIONS

Under **F. Coverage E – Personal Liability**, Exclusion **7.** is deleted to the extent of the Lead Poisoning Liability Limit stated above and with respect to the location(s) scheduled above. This exclusion is **10.** in Endorsement **HO 24 73**.

All other provisions of this policy apply.