

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:
 - (1)** The building is owned by an "insured"; and,
 - (2)** One or more units are rented or held for rental to others;
 - 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:
 - (1)** Owned by an "insured"; and,
 - (2)** Rented or held for rental to others;
 - 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.