

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LEAD POISONING EXCLUSION - RHODE ISLAND

Under Exclusions, Item 2. Coverage L - Personal Liability Exclusion g. is added:

- g.** "Bodily injury" arising out of lead poisoning in or on any of the following:
- (1)** 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";
 - (2)** 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";
 - (3)** Any other structure owned by an "insured" which is at the same location as any residential building described in **g.(1)** or **g.(2)** above; or
 - (4)** Appliances, furnishings, and fixtures, other than plumbing fixtures, owned by an "insured" and contained in or on a residential building or other structure described in **g.(1)**, **g.(2)** or **g.(3)** above.

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

- a.** Arises out of lead poisoning; and
- b.** Occurs:
 - (1)** On or after November 1, 2005;

- (2)** At an "insured location"; and
- (3)** In or on a building, unit or structure described in **g.(1)**, **g.(2)** or **g.(3)** during the period the Prima Facie Evidence of Compliance is in effect with respect to that "insured location";

If:

- a.** The lead poisoning occurred during the period when the Prima Facie Evidence of Compliance was in effect; and
- b.** 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:
 - (1)** A certificate of compliance of an independent clearance inspection and affidavit of visual inspection required to maintain the validity of the independent clearance inspection;
 - (2)** Proof of clearance exam showing that lead hazards are mitigated; or
 - (3)** 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.