

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

### LEAD POISONING EXCLUSION

Under Section II – Exclusions, item 2. **Coverage E – Personal Liability**, exclusion **g.** is added (exclusion **j.** in **HO 24 73**):

**g.** "Bodily injury" to a person, caused by an "occurrence" of lead poisoning, starting:

- (1) 31 days or more after either the State of Maine Department of Human Services or a lead inspector licensed by that department has given notice of the existence of an environmental lead hazard to either an "insured" or any person authorized to enter into a residential rental agreement on behalf of an "insured" and ordered that the lead-based substances at the "insured location" be removed, replaced or securely and permanently covered within 30 days of receipt of the notice; or
- (2) Upon expiration of an extension of that order granted either by the Department of Human Services or a lead inspector licensed by that department.

This exclusion does not apply to "bodily injury" that starts after the Department of Human Services states that the environmental lead hazard described in the notice no longer exists.