U-181 12/99

LEAD LIABILITY EXCLUSION

This endorsement changes the coverage provided by this policy.

EXCLUSIONS THAT APPLY TO LIABILITY COVERAGES

The following is added:

This policy does not apply to:

- 1. actual or alleged **BODILY INJURY** that results directly or indirectly from the ingestion, inhalation or absorption of lead in any form;
- 2. actual or alleged **PROPERTY DAMAGE** that results directly or indirectly from any form of lead;
- 3. any loss, cost or expense arising out of any request, demand or order that any **INSURED** or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize or in any way respond to or assess the effects of lead; or
- 4. any loss, cost or expense arising out of any claim or suit by or on behalf of any governmental authority for damages resulting from testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing or in any way responding to or assessing the effects of lead.