**VERMONT RULES**

**SECTION IV – OPTIONAL COVERAGERULES**

**29. ENDORSEMENTS**

The following forms are added:

**B..** Liability Endorsements

**35. Total Lead Exclusion**

**1. Description**

This coverage is designed to exclude liability or expense arising out of the presence, ingestion, inhalation, or absorption of or exposure to lead in any form or products containing lead.

The Total Lead Liability Exclusion is available on a risk-by-risk basis with the approval of the Commissioner when there is an identifiable exposure to lead. The endorsement is subject to consent to rate procedures in accordance with the requirements of Vermont Statutes via submission of an insured’s signed application to the Vermont Department of Banking, Insurance Securities and Healthcare Administration and subject to the approval of the Commissioner of Insurance..

The Total Lead Exclusion Endorsement for Vermont headquartered risks is available without the filing of a consent to rate application as detailed within Bulletin 111 Pollution Coverage, Item 4. – Simplified Consent to Rate Procedures for Specific Pollution Related Situations. The following classes of business would qualify for the simplified procedure:

Automotive parts stores with shops Printers

There is no change in premium for this endorsement.

**2**. **Endorsement**

Total Lead Exclusion Endorsement, Form No. 119782.

**36. Asbestos and Silica Exclusion**

**1. Description**

This endorsement excludes bodily injury, property damage and personal and advertising injury liability arising out of the manufacture of, mining use of, installation of or removal of asbestos; and presence, ingestion, inhalation or absorption of or exposure to silica products, silica fibers, silica dust or silica in any form.

The Asbestos and Silica Exclusion is available on a risk-by-risk basis with the approval of the Commissioner when there is an identifiable exposure to asbestos or silica. The endorsement is subject to consent to rate procedures in accordance with the requirements of Vermont Statutes via submission of an insured’s signed application to the Vermont Department of Banking, Insurance Securities and Healthcare Administration and subject to the approval of the Commissioner of Insurance.

The Asbestos and Silica Exclusion Endorsement for Vermont headquartered risks is available without the filing of a consent to rate application as detailed within Bulletin 111 Pollution Coverage, Item 4. – Simplified Consent to Rate Procedures for Specific Pollution Related Situations. The following classes of business would qualify for the simplified procedure:

Automotive parts stores with shops

Printers

There is no change in premium for this endorsement.

**2**. **Endorsement**

Asbestos and Silica Exclusion, Form No. 119783.