**ENDORSEMENT**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

This endorsement, effective 12:01 A.M.,

Forms a part of Policy No.:

**TOTAL LEAD EXCLUSION - MAINE**

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

Subparagraph **1. Applicable to Business Liability Coverage** of Paragraph **B. Exclusions** of **SECTION II – LIABILITY** is amended to include the following additional exclusion:

**Lead**

“This insurance does not apply to any “bodily injury”, “property damage”, “personal and advertising injury”, or any other loss, cost or expense arising out of the presence, ingestion, inhalation, or absorption of or exposure to lead in any form or products containing lead.

However, in the case of any dwelling or child-occupied facility, this exclusion will apply only 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 environmental lead hazard to either an “insured” or any person authorized to enter in 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 upon expiration of an extension of that order granted to either by the Department of Human Services or a lead inspector licensed by that department.

All other terms and conditions of the policy remain the same.

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Authorized Representative