**MULTISTATE RULES**

**SECTION I – GENERAL RULES**

**16. MANDATORY FORMS, COVERAGES AND LIMITS**

The following forms are added:

**F.** **Total Lead Exclusion**

**1. Description**

We will attach the lead liability exclusion to policies insuring structures built prior to 1980 which have significant lead exposure and have not undergone lead abatement procedures. 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 products containing lead.

The attachment of the form results in a premium reduction of 1%.

**2**. **Endorsement**

Total Lead Exclusion Endorsement, Form No. 119782.

**G.** **Asbestos and Silica Exclusion**

**1. Description**

We will attach this Asbestos and Silica Exclusion – New York to all BOP policies. This exclusion will be used instead of BP 05 17 Exclusion – Silica or Silica-related Dust on all accounts. This endorsement excludes bodily injury, property damage and personal and advertising injury liability arising out of the manufacture of, mining of, 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.

There is no change in premium for this endorsement.

**2**. **Endorsement**

Asbestos and Silica Exclusion, Form No. 119947.