**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 – NEW JERSEY**

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**

With respect to any pre-1978 construction within the State of New Jersey which has not been certified by the State as being lead-free premises, 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.

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

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Authorized Representative