

**LEAD EXCLUSION
HABITATIONAL PROPERTIES BUILT PRIOR TO 1980**

Named Insured			Endorsement Number
Policy Symbol	Policy Number	Policy Period to	Effective Date of Endorsement
Issued By (Name of Insurance Company)			

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This Endorsement modifies insurance provided under the following:

COMMERCIAL UMBRELLA LIABILITY POLICY

With respect to "habitational properties" built, in whole or in part, prior to January 1, 1980, this insurance does not apply to any liability, "loss", cost, expense, demand, claim or "suit" arising out of or in any way related to the toxic properties of lead or lead-containing products, materials or substances. This exclusion applies to all forms of lead, including but not limited to solid, liquid, vapor and fumes.

With respect to this endorsement, "habitational properties" means any building, property or structure used at any time as, or intended at any time for use as, a residence or dwelling. "Habitational properties" includes but is not limited to:

1. single or multi family dwellings;
2. condominiums;
3. townhouses;
4. cooperative apartment buildings;
5. military housing;
6. student housing/dormitories;
7. assisted living projects/elder care facilities/nursing homes/retirement facilities;
8. correctional facilities; or
9. multi-unit rental apartment buildings.

All other terms and conditions of this policy remain unchanged.