

### ADDITIONAL HO3 FORM LIABILITY EXCLUSIONS ENDORSEMENT

It is understood and agreed that Coverage E – Personal liability and Coverage F – Medical Payments to others do not apply to “bodily injury” or “property damage”:

1. Arising out of or caused directly or indirectly by any animal owned by the “insured” or for which the “insured” is responsible.

2. Arising out of or caused directly or indirectly by the actual or alleged:

- 1) exposure to, inhalation, ingestion or existence of asbestos, or any other material, substance or structure containing asbestos; or
- 2) repair, removal, encapsulation, abatement, replacement or handling of asbestos, or any other material substance or structure containing asbestos;

whether or not the asbestos is or was at any time airborne, contained in a product or structure, ingested, inhaled, transmitted in any fashion or found in any form whatsoever.

3. Arising out of or caused directly or indirectly by the actual or alleged exposure to electromagnetic fields, whether naturally occurring or man-made.

4. Arising out of or caused directly or indirectly by the actual or alleged:

- 1) exposure to or existence of lead or any material or substance containing lead; or
- 2) repair, removal, encapsulation, abatement, replacement or handling of lead or any other material or substance containing lead;

whether or not the lead is or was at any time airborne, contained in a product, ingested, inhaled, transmitted in any fashion or found in any form whatsoever.

This exclusion also applies to any loss, cost expense or damages, whether direct or consequential, arising out of any

- 1) request, demand or order that any insured or others test for, monitor, clean up, remove, abate, contain, treat, or neutralise lead or any other material or substance containing lead or in any way respond to, or assess the effects of lead, or
- 2) claim or suit relating to testing for, monitoring, cleaning up, removing, abating, containing, treating or neutralising lead or any other material substance containing lead or in any way responding to, or assessing the effects of lead.

5. Arising out of or caused directly or indirectly by the actual or alleged:

- 1) exposure to, inhalation, ingestion or existence of radon gas; or
- 2) removal, encapsulation, abatement, or handling of radon gas