

PLEASE READ THIS ENDORSEMENT CAREFULLY, AS IT MODIFIES THE POLICY.

PERSONAL INJURY COVERAGE

With respect only to the coverage provided by this endorsement, “your” policy is amended as indicated.

COVERAGE A – LIABILITY TO PUBLIC is amended to include the following:

Subject to the limits shown in the Declarations for **Coverage A – Liability To Public**, “we” will pay for “personal injury” for which an “insured” becomes legally liable due to one or more offenses listed under the definition of “personal injury” to which this insurance applies. The offense must be committed during the policy period.

If “your” policy contains an “annual aggregate” limit, that “annual aggregate” limit applies to this coverage.

EXCLUSIONS

With respect only to the coverage provided by this endorsement, the **EXCLUSIONS** of the policy are amended as indicated.

Under **A. UNDER ANY OF THE COVERAGES**, the following **EXCLUSIONS** are added:

1. “We” do not cover “personal injury”:
 - a. To any “insured”;
 - b. Resulting from liability assumed by any “insured” under any contract or agreement;
 - c. Resulting from the willful violation of a law or ordinance by, at the direction of, or with the knowledge or consent of any “insured”;
 - d. To a person as a result of an offense directly or indirectly related to the person’s employment by any “insured”;
 - e. Caused by a publication, statement, or act by, at the direction of, or with the consent of any “insured” before the effective date of this insurance;
 - f. Caused by a publication or statement made by, at the direction of, or with the consent of any “insured”, if the “insured” knew or had reason to believe the publication or statement was false at the time of making;
 - g. Resulting from “business” activities of any “insured”; or
 - h. Resulting from civic or public activities performed for pay by any “insured”.

DEFINITIONS

The following **DEFINITION** is added:

1. “Personal injury” means “bodily injury”, shock, or mental anguish which arises out of the following:
 - a. False arrest, detention or imprisonment;
 - b. Malicious prosecution;
 - c. Libel, slander, or defamation of character;
 - d. Invasion of the right of private occupancy, wrongful eviction, or wrongful entry; or
 - e. Oral, televised, videotaped, electronic or written publication of material that violates a person’s right of privacy.

All other terms and conditions of this policy apply.