

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ABUSE OR MOLESTATION EXCLUSION
ABUSE OR MOLESTATION SUBLIMIT**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

With regards to "bodily injury," "property damage," "personal and advertising injury," or any other "injury," arising out of:

- (a) the actual or threatened abuse or molestation by anyone of any person while in the care, custody or control of any insured, or
- (b) the negligent
 - (i) employment;
 - (ii) investigation;
 - (iii) supervision;
 - (iv) reporting to the proper authorities, or failure to so report; or
 - (v) retention;of a person for whom any insured is or ever was legally responsible;
- (c) The limit of liability shown below shall apply, subject to the following additional conditions:
 - 1) The most we will pay for a claim is the Limit of Liability stated in this endorsement.
 - 2) Our right and duty to defend end when we have used up the applicable limit of insurance in the payment of judgments or settlements under this endorsement,
 - 3) We will not pay any claim or defense cost on behalf of any person who personally takes part in inflicting physical or sexual abuse, sexual molestation, sexual exploitation or sexual injury upon another person; or
On behalf of any person who remains passive upon gaining knowledge of any alleged physical or sexual abuse, sexual molestation, sexual exploitation, or sexual injury committed by an employee or volunteer of the insured.
 - 4) We will not pay any claim or defense costs on behalf of any person who commits an intentional or criminal act.
 - 5) Our right and duty to defend end when we have used up the applicable limit of insurance in the payment of judgments and settlements under this endorsement.

(d) Limit of Liability:

100,000 per person abused or molested regardless of the number of incidents involving that person.

300,000 aggregate per policy period.

Multiple incidents of abuse or molestation involving a person which take place over multiple policy periods for which this coverage is provided by us shall be deemed as one occurrence and shall be subject to the coverage and limits in effect at the time of the first incident.

Payment under this coverage shall be included in the General Aggregate Limit as stated in **SECTION III - LIMITS OF INSURANCE**, Part 2. All other provisions of **SECTION III - LIMITS OF INSURANCE** do not apply to coverage defined in this endorsement.