

# COMMERCIAL UMBRELLA LIABILITY COVERAGE

## ABUSE EXCLUSION ENDORSEMENT

This Endorsement Changes the Policy. Please Read It Carefully.

Certain words and phrases that appear in bold have special meaning as defined below or in the Form to which this Endorsement is attached.

The titles of sections or paragraphs listed below should not be considered for purposes of interpreting the intent of this Form; these titles have only been inserted for ease of reading.

This Endorsement is attached to the Commercial Umbrella Liability Form and is subject to all terms, conditions, limitations and exclusions of such Form.

Notwithstanding any contrary provisions contained in this Policy, the Commercial Umbrella Liability Form is amended by the addition of the following exclusion under section 2. EXCLUSIONS of SECTION I – COVERAGE:

This Insurance does not apply to

### 2.29. Abuse

- 2.29.1. directly or indirectly arising out of, or on account of, resulting from or relating to any actual or threatened **abuse** committed or alleged to have been committed by an Insured, including the transmission of disease arising out of any act of **abuse**;
- 2.29.2. based on your practices for **employee** hiring, for acceptance of **volunteer workers**, for supervision of **employees** and **volunteer workers** or based on your retention of any person alleged to have committed **abuse**;
- 2.29.3. alleging knowledge by an Insured of the alleged **abuse**;
- 2.29.4. when you have failed to report the actual, suspected or alleged **abuse**, although you had a statutory or regulatory obligation to do so, to the police and to other appropriate authorities.

For the purpose of this Endorsement:

**Abuse** means, but is not limited to, any act or threat involving molestation, harassment, corporal punishment, assault or battery or any other form of sexual, physical, mental, psychological or emotional abuse.

All other terms and conditions of the policy remain unchanged.