

COMMERCIAL GENERAL LIABILITY POLICY

ABUSE EXCLUSION REINSTATEMENT

This Endorsement Changes the Policy. Please Read It Carefully.

Certain words and phrases 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 applies to the Commercial General Liability Coverage of the Policy and is subject to the terms, conditions, limitations and exclusions that are applicable to the Commercial General Liability Form to which this Endorsement is attached.

1. It is agreed that paragraph 2.15. of **COVERAGE A** under **SECTION 2. AMENDMENTS TO SECTION I – COVERAGES** of Form 098.9, **EXTENSIONS OF COVERAGE – CIVICA SUPERIOR**, or Form 098.6, **EXTENSIONS OF COVERAGE – CIVICA SUPREME**, is deleted and that therefore the following exclusion is restored:

This insurance does not apply to:

- 1.1. Claims or **actions** arising directly or indirectly from **abuse** committed or alleged to have been committed by an Insured, including the transmission of disease arising out of any act of **abuse**.
 - 1.2. Claims or **actions** based on your practices of **employee** hiring, acceptance of **volunteer workers** or supervision or retention of any person alleged to have committed **abuse**.
 - 1.3. Claims or **actions** alleging knowledge by an Insured of, or failure to report, the alleged **abuse** to the appropriate authority(ies).
2. For purposes of this Endorsement, **abuse** means any act or threat involving molestation, harassment, corporal punishment or any other form of physical, sexual or mental abuse.

All other terms and conditions of the Policy remain unchanged.