

COMMERCIAL UMBRELLA LIABILITY COVERAGE

PARTICIPANT EXCLUSION

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 is attached to the Commercial Umbrella Liability Policy 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 to paragraph 2. **Exclusions** of Section I – Coverage.

This insurance does not apply to:

Bodily injury, property damage or **personal and advertising injury** arising out of the actions of a **participant** against another **participant**. This exclusion does not apply to persons or organizations, other than a **participant**, who are otherwise insured under this Policy.

For purposes of this Endorsement, **participant** is defined as a person, whether or not registered with the Named Insured, while participating in the **covered program**.

For purposes of this Endorsement, **covered program** is defined as practices, games, pre- and post-game activities, related non-athletic activities and conduct while on a facility's premises for events and activities approved, sanctioned, organized or supervised by the Insured.

All other terms and conditions of the Policy remain unchanged.