

THIS ENDORSEMENT CHANGES YOUR COVERAGE. PLEASE READ IT CAREFULLY.

ABUSE OR MOLESTATION EXCLUSION

SECTION II - LIABILITY, B. Exclusions is amended by adding the following exclusion:

"4. Applicable To Both Business Liability Coverage And Medical Expenses Coverage - Abuse Or Molestation.

This policy does not provide coverages for claims or suits seeking damages, including defense of same, for any person who actively participates in any act of sexual misconduct, sexual molestation, or physical or mental abuse of any person."

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.