

PLEASE READ THIS ENDORSEMENT CAREFULLY, AS IT MODIFIES THE POLICY.

PERSONAL INJURY COVERAGE (FOR RENTED DWELLINGS ONLY)

With respect only to the coverage provided by this endorsement, "your" policy is amended as indicated.

LIABILITY TO PUBLIC – COVERAGE A is amended to include the following:

Subject to the limits shown in the Declarations for **LIABILITY TO PUBLIC – COVERAGE A**, "we" will pay for "personal injury" for which an "insured" becomes legally liable due to one or more offenses listed under the definition of "personal injury" to which this insurance applies. Coverage is afforded only if the act of "personal injury" is committed by or on behalf of an "insured" who is the owner, landlord, or lessor of the room, dwelling, or premises. The offense must be committed during the policy period.

If "your" policy contains an annual aggregate limit, that annual aggregate limit applies to this coverage.

DEFINITIONS USED THROUGHOUT THIS POLICY

The following **DEFINITION** is added:

"Personal injury" means bodily harm, shock, or mental anguish which arises out of the following:

1. False arrest, detention or imprisonment;
2. Malicious prosecution;
3. Libel, slander, or defamation of character;
4. Invasion of the right of private occupancy, wrongful eviction, or wrongful entry;
5. Oral, televised, videotaped, electronic or written publication of material that violates a person's right of privacy.

EXCLUSIONS

With respect only to the coverage provided by this endorsement, the **EXCLUSIONS** of the policy are amended as indicated:

UNDER ANY OF THE COVERAGES, the following exclusions are added:

1. "We" do not cover "personal injury":
 - a. To any "insured";
 - b. Resulting from liability assumed by any "insured" under any contract or agreement;
 - c. Resulting from the willful violation of a law or ordinance by, at the direction of, or with the knowledge or consent of any "insured";
 - d. To a person as a result of an offense directly or indirectly related to the person's employment by any "insured";
 - e. Caused by a publication, statement, or act by, at the direction of, or with the consent of any "insured" before the effective date of this insurance;
 - f. Caused by a publication or statement made by, at the direction of, or with the consent of any "insured", if the "insured" knew or had reason to believe the publication or statement was false at the time of making;
 - g. Resulting from "business" activities of any "insured"; or
 - h. Resulting from civic or public activities performed for pay by any "insured".

All other terms and conditions of this policy apply.