

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

PERSONAL INJURY

This endorsement modifies insurance provided under the following:

**HOME-GUARD
MOBILE HOME-GUARD
PERSONAL LIABILITY**

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

PERSONAL LIABILITY COVERAGES is amended to include the following:

Subject to the limits shown in the Declarations for **Coverage E – Liability To Public**, "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. 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.

EXCLUSIONS

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

Under **A. 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.