

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PERSONAL INJURY

For an additional premium, under Coverage L – Personal Liability, the definition "bodily injury" is amended to include personal injury.

"Personal injury" means injury arising out of one or more of the following offenses:

- 1.** False arrest, detention or imprisonment, or malicious prosecution;
- 2.** Libel, slander or defamation of character; or
- 3.** Invasion of privacy, wrongful eviction or wrongful entry.

The policy exclusions do not apply to personal injury. Personal injury insurance does not apply to:

- 1.** Liability assumed by the "insured" under any contract or agreement except any indemnity obligation assumed by the "insured" under a written contract directly relating to the ownership, maintenance or use of the premises;
- 2.** Injury caused by a violation of a penal law or ordinance committed by or with the knowledge or consent of an "insured";
- 3.** Injury sustained by any person as a result of an offense directly or indirectly related to the employment of this person by the "insured";
- 4.** Injury arising out of or in connection with a "business" engaged in by an "insured". This exclusion applies but is not limited to an act or omission, regardless of its nature or circumstances, involving a service or duty rendered, promised, owed, or implied to be provided because of the nature of the "business";
- 5.** Civic or public activities performed for pay by an "insured"; or
- 6.** Injury to you or an "insured" within the meaning of part **a.** or **b.** of "insured" as defined.

All other provisions of this policy apply.