

## Abuse Exclusion

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This Endorsement Changes the Policy. Please Read it Carefully.

Except with respect to **claims** for **wrongful acts** provided by Insuring Agreement C- EMPLOYMENT PRACTICES LIABILITY COVERAGE, this policy shall not apply to **claims** based upon, arising out of, or directly or indirectly resulting from:

1. **abuse** committed or alleged to have been committed by an **Insured**, including the transmission of disease arising out of any act of **abuse**;
2. the **Insured**'s practices of **employee** hiring, acceptance of volunteer workers or supervision or retention of any person alleged to have committed **abuse**;
3. actual or alleged knowledge by an **Insured** of, or failure to report, the alleged **abuse** to the appropriate authorities.

Whenever used in this endorsement, "**abuse**" means any act or threat involving molestation, harassment, corporal punishment, assault or battery or any other form of physical, sexual, emotional, psychological, or mental abuse.

All other terms and conditions of the policy remain unchanged.