

Abuse Exclusion

This Endorsement changes the policy. Please read it carefully.

It is agreed that the following exclusion is added to **PART 4 – EXCLUSIONS** of this Policy.

ABUSE

Except with respect to **Claims** for **Employment Practices Wrongful Acts**, this policy shall not apply to **Claims Based Upon**:

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. The actual or alleged knowledge or the failure to report by the **Insured**, the alleged **Abuse** to the appropriate authorities.

It is also agreed that the following definition is added to **PART 9 – DEFINITIONS**:

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 terms of this policy shall remain unchanged except as otherwise provided in this Endorsement.