

**PERSONAL INJURY COVERAGE**  
(Use with Forms HO-A, HO-B and HO-CON-B)

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

For an included additional premium, under Coverage C (Personal Liability), the definition of 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, malicious prosecution, or willful detention or imprisonment.
2. Libel, slander or defamation of character.
3. Invasion of privacy, wrongful eviction or wrongful entry.

Personal injury coverage does not apply to:

1. liability assumed by an insured under any contract or agreement.

2. injury caused by the willful violation of a penal statute or ordinance committed by or with the knowledge or consent of an insured.

- \*3. injury caused by an insured and sustained by any person who is an employee of the insured at the time of the offense causing the injury.

4. civic or public activities performed by an insured for which the insured receives remuneration.

5. injury arising out of any advertising, broadcasting, or television activities by or for an insured.

\* This exclusion may be eliminated by increasing the premium 50%.