

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

GENERAL AMENDATORY FORM

The following terms shall apply to certain sections of the policy if this policy contains that coverage part.

This endorsement will modify insurance that is provided under the following form:

BUSINESSOWNERS COVERAGE FORM BP 00 03

- A.** Each of the forms that are listed above are amended to include the following exclusions:

This insurance does not apply to "bodily injury", "property damage", "personal injury" or "advertising injury" nor for any damages for which the insured may become legally obligated in any manner that may arise out of, or is related to the following, whether by, caused or committed or at the direction of, an insured or any "employee" of the insured:

1. Assault, Abuse or Harassment.
 - a. Assault and / or battery of any person;
 - b. Physical and / or sexual harassment, abuse, unwanted touching, or the molestation of any person.
2. Hiring, Supervision or Training or Inspection.
 - a. Negligent or other wrongful hiring or employment of any employee or any person;
 - b. Negligent or other failure to supervise any employee or any person;

- c. Negligent or other failure to train any employee or any person;
 - d. Negligent or other failure to inspect any employee or person's property, vehicle or any other equipment.
3. Disease or Illness.

Any disease, illness, condition or harm as transmitted to any person sexually, by blood transfusion, or in any other manner; including, but not limited to Acquired Immune Deficiency Syndrome (AIDS).

- B.** Each or all of the above coverage parts or forms are amended to include the following DEFINITION:

"Arising out of" shall mean with no limitation: because of, caused by, in any way that results, originates or emanates from; that comes into presence, notice or presenting from; or otherwise, in any way that may appear or occur, whether a contributing, concurrent or any other cause.

Nothing that is contained in this document shall be held to extend or to broaden any of the terms, conditions or limitations of the policy to which this endorsement is made a part of.