THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ABUSE OR MOLESTATION COVERAGE

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

SCHEDULE

Coverage	Limits of Insurance	Advance Premium
Abuse or Molestation	$ _____________ per person, per occurrence. $______________ aggregate per policy period.	* See policy schedule

With respect to coverage provided by this endorsement, the provisions of the Commercial General Liability Coverage Form apply unless modified by this endorsement.

In consideration of the premium charged, the following is added to Section I, Coverage A:

A. COVERAGE

1. Insuring Agreement

We will pay those sums the insured becomes legally obligated to pay as damages that result in "bodily injury", "property damage", "personal and advertising injury", or any other injury because of abuse, molestation or exploitation arising from negligent employment, training, investigation, reporting to the proper authorities, or failure to so report, or retention and supervision of a person for whom any insured is or ever was legally responsible. Coverage includes the actual, alleged, or threatened abuse, molestation or exploitation by anyone of any person while in the care, custody or control of any insured.

The term "bodily injury" includes mental anguish or emotional distress.

2. Exclusions

This insurance does not apply to:

a. Costs, fines or penalties incidental to or arising from any criminal investigation or prosecution regarding abuse, molestation, or exploitation;

b. Any obligation to pay fines, penalties, punitive damages, exemplary damages or aggravated damages;

c. Any person who takes part in inflicting abuse, molestation, or exploitation upon another person; or

d. Any person who remains passive upon gaining knowledge of any actual, alleged, or threatened abuse, molestation, or exploitation committed by an "employee" or "volunteer worker" of the insured.

B. LIMITS OF INSURANCE

1. The Limits of Insurance shown in the Schedule of this endorsement fix the most we will pay for abuse, molestation, or exploitation.

   The coverage provided by this endorsement does not provide any duplication or overlap of coverage for the same claim or "suit".

   Multiple incidents of abuse, molestation or exploitation involving a person which take place over multiple policy periods for which this coverage is provided by us shall be deemed as one "occurrence" and shall be subject to the coverage and limits in effect at the time of the first incident.

   The Limit of Insurance provided by this endorsement is not considered part of the Limit of Insurance provided by the Commercial General Liability Coverage Form.

   No coverage in this policy is provided for abuse, molestation or exploitation except as provided herein, under this endorsement.

2. Subject to **3.** below, the per person Limit of Insurance shown in the Schedule of this endorsement is the most we will pay per person abused, molested, or exploited for the sum of all damages under **COVERAGE A.1.** The per person limit applies regardless of the number of incidents involving that person.

3. The aggregate per policy period Limit of Insurance shown in the Schedule of this endorsement is the most we will pay for the sum of all damages for all abuse, molestation, or exploitation incidents under **COVERAGE A.1.** of this endorsement.

The Limits of Insurance shown in the Schedule of this endorsement apply separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the policy period shown in the Declarations of the Commercial General Liability Coverage Form, unless the policy period is extended after issuance for an additional period of less than 12 months. In that case, the additional period will be deemed part of the last preceding period for purposes of determining the Limits of Insurance.

All other terms and conditions remain the same.