

PERSONAL INJURY

1. The Personal Liability Coverage of this policy is extended to include coverage for "personal injury".

"Personal injury" means damages for which an "insured" is liable by law because of false arrest, false imprisonment, wrongful eviction, wrongful entry, wrongful detention, malicious prosecution, misrepresentation, libel, slander, defamation of character, or invasion of privacy.

"Personal injury" does not mean damages for which an "insured" is liable by law because of:

- a. a communicable disease; or
 - b. the actual, alleged, or threatened sexual molestation of a person.
2. The exclusions that apply to Coverages L and M do not apply to this coverage. However, this insurance does not apply to "personal injury":
- a. which results from liability assumed by an "insured" under any contract or agreement;
 - b. which results from the willful violation of a law or ordinance by, at the direction of, or with the knowledge or consent of an "insured";

- c. to a person which results from an offense directly or indirectly related to the person's employment by an "insured";
- d. caused by a publication, statement, or act by, at the direction of, or with the consent of an "insured" before the effective date of this insurance;
- e. caused by a publication or statement made by, at the direction of, or with the consent of an "insured", if the "insured" knew or had reason to believe that the publication or statement was false;
- f. which results from "business" activities of an "insured" (this exclusion does not apply to the rental or holding for rental of premises that are "insured premises");
- g. arising out of civic duties performed for pay by an "insured";
- h. which results from the actual, alleged, or threatened discharge, dispersal, seepage, migration, release, or escape of "pollutants" into or upon land, water, or air; or
- i. to "you", and if residents of "your" household, "your" relatives, and persons under the age of 21 in "your" care or in the care of "your" resident relatives.

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