

## PERSONAL INJURY

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### DEFINITIONS

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The following definition is added:

"Personal injury" means 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 false arrest, false imprisonment, wrongful eviction, wrongful entry, wrongful detention, malicious prosecution, misrepresentation, libel, slander, defamation of character, or invasion of privacy that arises out of:

- a. a communicable disease; or
- b. the actual, alleged, or threatened sexual molestation of a person.

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### LIABILITY COVERAGES

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Coverage L is extended to pay for damages for which an "insured" is liable by law because of "personal injury".

The exclusions that apply to Coverages L and M do not apply to this coverage. However, "we" do not pay for "personal injury":

1. which results from liability assumed by an "insured" under any contract or agreement (However, this exclusion does not apply to

liability of others assumed by an "insured" under a written contract that directly relates to the ownership, maintenance, or use of an "insured premises".);

2. 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";
3. to a person which results from an offense directly or indirectly related to the person's employment by an "insured";
4. caused by a publication, statement, or act by, at the direction of, or with the knowledge or consent of an "insured" before the effective date of this insurance;
5. caused by a publication or statement made by, at the direction of, or with the knowledge or consent of an "insured", if the "insured" knew or had reason to believe that the publication or statement was false;
6. which results from activities related to the "business" of an "insured" (However, this exclusion does not apply to the rental or holding for rental of premises that are "insured premises".);
7. arising out of civic or public duties performed for pay by an "insured"; or
8. 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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### ML-46 Ed 1.0

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