

EXCLUSION ABUSE OR MOLESTATION

The Commercial Liability Coverages are amended as follows:

COMMERCIAL LIABILITY COVERAGES

The following is added to the exclusions under Coverage L -- Bodily Injury Liability and Property Damage Liability, Coverage O -- Fire Legal Liability, and Coverage P -- Personal and Advertising Injury Liability:

"We" do not pay for "bodily injury, "property damage", or "personal and advertising injury" that arises out of:

1. the actual or threatened abuse or molestation of anyone while in the care, custody, or control of an "insured"; or
2. negligent employment, investigation, supervision, reporting, or failure to report to proper authorities, or retention of a person for whom an "insured" is or was legally responsible and whose conduct would be excluded under paragraph 1. above.