



EXCLUSIONS

Deviant Behavior/Sexual Molestation/Criminal Activity

The coverage under this endorsement is subject to the *terms* contained in the General Policy Provisions.

WHAT WE DO NOT PAY FOR

The following **EXCLUSIONS** are added to the Exclusions that apply to both Personal Liability and Medical Payments to Others.

We do not pay for:

- a. *bodily injury* or *property damage* arising directly or indirectly out of instances, *occurrences* or allegations of child abuse.
- b. *bodily injury* or *property damage* arising directly or indirectly out of instances, *occurrences* or allegations of sexual abuse of any person.
- c. *bodily injury* or *property damage* arising directly or indirectly out of instances, *occurrences* or allegations of criminal activity by employees of the *insured* named in this policy.

These exclusions shall be applicable whether the excluded claims are made directly or are made indirectly or derivatively* as claims sounding in negligence or breach of contract.

*As an example, no coverage will be provided against an allegation that the *insured* was negligent or in breach of contract by hiring an employee accused of child abuse, sexual abuse or any criminal act.