

CLERGYPERSON PROFESSIONAL LIABILITY

Refer to the Declarations if information is not shown on this form. This endorsement is subject to the *terms* contained in *your* policy.

SCHEDULE

Limits Of Liability	
\$	Each <i>Occurrence</i>
\$	Aggregate

DEFINITIONS

The following definitions apply to this policy form:

- 1. *Clergyperson services* means professional advice, counseling, or guidance based on spiritual, religious or biblical principles.
- 2. *Insured*-The definition of *insured* in the General Liability Coverage is extended to include:
 - a. Members of the clergy employed or appointed by *you*, but only while acting on *your* behalf within the scope of their duties as a member of the clergy; and
 - b. Trained or certified counselors employed or appointed by *you*, but only while acting on *your* behalf within the scope of their duties as a trained or certified counselor.

WHAT WE PAY FOR

The following coverage is added to Coverage L-Bodily Injury And Property Damage.

1. We pay those sums when the *insured* is legally obligated to pay damages because of *bodily injury* or *property damage* arising out of the rendering or failure to render *clergyperson services*.

WHAT WE DO NOT PAY FOR

The following exclusions apply to Clergyperson Professional Liability.

- 1. The Coverage L exclusions apply to Clergyperson Professional Liability, except the exclusion titled *Professional Service* is deleted and replaced by the following:
 - a. **Professional Service-Bodily injury** or **property damage** due to the rendering of or failure to render any **professional service**, except for **clergyperson services**. This exclusion applies even if the claims against an **insured** allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of other persons by an **insured**.
- 2. **We** do not pay for:
 - a. Any act, error or omission of an *insured*:
 - 1) As proprietor, superintendent, board member or executive officer of any hospital, sanitarium, medical clinic with bed and board facilities, laboratory; or
 - 2) Arising out of any trade, business, employment or profession other than clergyperson services.
 - b. Any damages arising out of any actual or alleged sexual misconduct, sexual molestation, physical abuse or mental abuse.

HOW MUCH WE PAY FOR LOSS OR CLAIM

This section is in addition to all applicable provisions of How Much *We* Pay For Loss Or Claim in *your* policy. Settlement of Clergyperson Professional Liability losses covered by this endorsement will be made in accordance with the following provisions:

- 1. The Aggregate limit of liability shown in the Schedule is the most *we* pay for damages during a policy period for Clergyperson Professional Liability.
- 2. The Each Occurrence limit of liability shown in the Schedule, subject to 1. above, is the most we pay for

damages for Clergyperson Professional Liability arising out of a single *occurrence*. All incidents arising out of the rendering or failure to render *clergyperson services* to:

- a. Any one person; or
- b. Two or more persons receiving *clergyperson services* together; will be considered a single *occurrence* regardless of the time frame over which such incidents occur.
- 3. The Limits Of Liability specified in the Schedule are in addition to, and will not reduce, the Coverage L limits of liability.

All other terms and conditions remain unchanged.