



## PERSONAL INJURY COVERAGE

Refer to Supplemental Declarations if information is not shown on this form.

For an additional premium, *we* provide coverage under this endorsement subject to the *terms* contained in *your* policy.

Any *personal injury* coverage contained in *your* policy is deleted and replaced as follows:

Coverage L is extended to include coverage for *personal injury*.

### WHAT WE PAY FOR

*We* pay for *personal injury* liability from a covered offense committed during the policy period.

### EXCLUSIONS

This insurance does not apply to *personal injury*:

1. Resulting from liability assumed by an *insured* under any contract or agreement. However, this exclusion does not apply to liability an *insured* would have had in the absence of the contract or agreement;
2. Resulting from the willful violation of a law or ordinance by an *insured*, at the direction of an *insured*, or with the consent of an *insured*;
3. To a person resulting from an offense directly or indirectly related to the person's employment by an *insured*;
4. Caused by a publication, statement, or act, in any manner, which first took place before the effective date of this policy;
5. Caused by a publication or statement, in any manner, made by an *insured*, at the direction of an *insured*, or with the consent of an *insured*, if the *insured* knew or had reason to believe that the publication or statement was false;
6. Caused by an *insured*, at the direction of an *insured*, or with the consent of an *insured*, with the knowledge that the act would violate the rights of another in the course of inflicting *personal injury*;
7. Resulting from *business* activities of an *insured* conducted on the *insured premises*, whether or not the *business* is owned or operated by an *insured* or employs an *insured*. However, this exclusion does not apply to:
  - a. The occasional rental of the portion of the *insured premises* normally occupied by *you*, exclusively for residential purposes;
  - b. The rental of any other portion of the *insured premises* for residential purposes, however, no family unit may include more than two roomers or boarders;
  - c. The rental of a portion of the *insured premises* as a school, studio, office or private garage;
  - d. Incidental activities normally performed by minors; or
  - e. Activities in conjunction with *business* pursuits which are ordinarily considered *non-business* in nature.
8. Resulting from electronic *chat rooms*, *bulletin boards*, *gripe sites*, *social media* or other electronic forums that an *insured* hosts or owns, or has the control or authority to update. However, this exclusion does not apply to *personal injury* arising from content posted by an *insured* or provided by an *insured* for posting by third parties to a web site, blog or other electronic forum;
9. Resulting from criminal behavior by an *insured*, at the direction of an *insured*, or with the consent of an *insured*;
10. Resulting from civic duties or public activities performed for pay by an *insured*;
11. To an *insured*, and this exclusion also applies to any claim made or suit brought against an *insured* to repay or share damages with another person who may be obligated to pay damages because of *personal injury* to an *insured*; or
12. Resulting from *cyber bullying*.

## DEFINITIONS

1. **Bulletin board** means an electronic board for the posting of bulletins, notices or announcements.
2. **Chat room** means a branch of a computer network in which participants can engage in real-time discussion with one another.
3. **Cyber bullying** means using the internet, cell phones or other digital devices to harm others by name-calling, teasing, spreading false rumors or gossip, threats, aggression, or otherwise harm others or their reputation.
4. **Gripe site** means electronic websites that criticize a product, service, person or organization.
5. **Personal injury** means injury arising out of these offenses committed during the policy period:
  - a. False arrest, detention, imprisonment or malicious prosecution;
  - b. Wrongful eviction from, wrongful entry into or invasion of the right of private occupancy of any residential premises or part thereof that a person occupies, committed by or on behalf of the owner, landlord or lessor;
  - c. Oral or written publication, of any kind and in any manner, that defames a person or organization by slander or libel or disparages that person's or organization's reputation, work, goods, products or services; or
  - d. Oral or written publication, of any kind, and in any manner, that violates a person's right to privacy.
6. **Social media** means the interaction among people in which they create, share or exchange information and ideas in virtual communities and networks using mobile or web-based technologies.

All other *terms* and conditions remain unchanged.