

ABUSE LIMITATION ENDORSEMENT

This endorsement modifies insurance coverage provided under the following:

COMMERCIAL GENERAL LIABILITY POLICY

Coverage A. Bodily Injury and Property Damage Liability, 2. Exclusions. Coverage B Personal and Advertising Injury Liability, 2. Exclusions

This insurance does not apply to "bodily injury", "property damage" or "personal and advertising injury" sustained by any person arising out of or resulting from:

- a) actual or threatened "abuse" by, at the direction of, or with the knowledge of, the Insured or any person for whom the Insured is legally responsible, including the transmission of disease arising out of any act of "abuse";
- b) the failure to act to prevent any actual or threatened "abuse" described in a) above, after the time that the Insured or any person for whom the Insured is legally responsible knew or ought reasonably to have known of such actual or threatened "abuse".

SECTION III - LIMITS OF INSURANCE

The following special "Abuse Limit of Insurance" applies to all claims or 'actions' containing any allegation of actual or threatened "abuse":

Abuse Limit of Insurance:	\$1,000,000 Each Occurrence
	\$1,000,000 General Aggregate Limit

The Each Occurrence Abuse Limit of Insurance is the most we will pay for the sum of compensatory damages because of "bodily injury", "property damage" or "personal and advertising injury" arising out of or resulting from actual or threatened "abuse" alleged in a claim or "action".

The General Aggregate Abuse Limit of Insurance is the most we will pay for the sum of all compensatory damages because of "bodily injury", "property damage" or "personal and advertising injury" arising out of or resulting from actual or threatened "abuse" alleged in all claims or "actions".

The Abuse Limit of Insurance is included in, and is not in addition to, the Limits of Insurance shown in the Declarations and SECTION III - LIMITS OF INSURANCE under the Commercial General Liability Policy.

The Abuse Limit of Insurance is the most we will pay for the sum of all compensatory damages and payments we make under SUPPLEMENTARY PAYMENTS - COVERAGES A, B AND D in SECTION I of the Commercial General Liability Policy because of any claim or "action" which alleges actual or threatened "abuse".

SUPPLEMENTARY PAYMENTS - COVERAGES A, B AND D

The payments we make under "SUPPLEMENTARY PAYMENTS COVERAGES A, B AND D" in SECTION I of the Commercial General Liability Policy will reduce the Abuse Limit of Insurance.

DEFINITIONS

"Abuse" means any act or threat involving any form of sexual, physical, psychological or emotional abuse, molestation or harassment, including corporal punishment. For the purpose of determining whether coverage applies under this insurance, continuous or repeated actual or threatened "abuse" of the same person by the same Insured(s) will be deemed to be a single "occurrence" or offence and to have taken place on the date that "abuse" first occurred.

All other policy terms, limits and conditions apply.