

## ABUSE OR MOLESTATION EXCLUSION (Minors)

Named Insured			Endorsement Number
Policy Symbol	Policy Number	Policy Period to	Effective Date of Endorsement
Issued By (Name of Insurance Company)			

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**This endorsement modifies insurance provided under the following:**

**COMMERCIAL UMBRELLA LIABILITY POLICY**

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

1. the actual or threatened abuse or molestation of any minor person by anyone while in the care, custody or control of any "insured", any employee of an "insured", or anyone acting on behalf of an "insured". Abuse or molestation includes but is not limited to physical abuse, corporal punishment, sexual abuse, sexual molestation, or sexual misconduct by anyone; or
2. the negligent employment, investigation, supervision, reporting to the proper authorities or failure to so report, or retention of a person for whom any "insured" is or ever was responsible and whose conduct would be excluded by paragraph 1. of this endorsement.

All other terms and conditions of the policy remain unchanged.