

PERSONAL INJURY COVERAGE

- A. Under **SECTION II - LOSSES WE COVER**, the insurance provided in **COVERAGE F - PERSONAL LIABILITY** is extended to include protection for **personal injury**.

Limit of Liability. Our total liability under Personal Injury Coverage for all damages resulting from an offense, including a series of related offenses, will not be more than the limit of liability shown in the Declarations for Coverage F - Personal Liability.

- B. Under **SECTION II - LOSSES WE DO NOT COVER**, exclusions **Pollution, Lead Exposure, Failure to Disclose, Abuse, Emotional and Mental Anguish**, and **Punitive** are modified to state **we** also do not cover **personal injury**. **SECTION II - LOSSES WE DO NOT COVER** exclusions, other than **Pollution, Lead Exposure, Failure to Disclose, Abuse, Emotional and Mental Anguish**, and **Punitive**, do not apply to **personal injury**.

Under **personal injury**, **we** do not cover:

1. liability assumed by **you** under any contract or agreement except any indemnity obligation assumed by **you** under a written agreement directly relating to the ownership, maintenance or use of the **insured premises**;
2. **premises** caused by a violation of a criminal act committed by **you** or with **your** knowledge or consent;
3. injury sustained by any person as a result of an offense directly or indirectly related to the employment of this person by **you**;
4. injury arising out of **your business** activities. However, **we** cover **personal injury** arising out of the rental or holding for rental by **you** of any part of a premises for use only as a residence that is an **insured premises** under:
 - a. this policy; or
 - b. another policy for personal liability issued by Metropolitan Property and Casualty Insurance Company or any of its affiliates;
 unless a portion is rented to more than two roomers or boarders;
5. civic or public activities performed for pay by **you**;
6. injury caused by **you** or at **your** direction with the knowledge that the act would violate the rights of another and would inflict **personal injury**;
7. injury arising out of oral, written or representational publication of material, if done by **you** or at **your** direction with knowledge of its falsity;
8. injury arising out of oral, written or representational publication of material whose first publication took place before the beginning of the policy period;
9. **personal injury** to any insured within the meaning of Part 1 of the definition of **you**. This exclusion applies regardless of whether claim is made or suit is brought against **you** by the injured person or by a third party seeking contribution or indemnity;
10. **personal injury** directly or indirectly caused by or resulting from inhalation, ingestion, existence or exposure to **fungus and mold**;
11. damages arising out of any costs or expenses or loss incurred as a result of any government directive, law, regulation, request, requirement or mandate to remove, clean up, test, monitor, abate, contain, neutralize or treat **fungus and mold**; or
12. **personal injury** caused by or resulting from **your** failure to disclose the existence, known or unknown, on an **insured premises** of **fungus and mold**.

Exclusions 10., 11. and 12. apply regardless of any other cause, event, material, product and/or building component that contributed concurrently or in any sequence to the injury or damage.

- C. Under **SECTION II - ADDITIONAL COVERAGES**, the insurance provided in item 4. **Loss Assessment** is extended to include protection for **personal injury**. This only applies when the assessment is made as a result of **personal injury** not excluded in item B. above.

All other provisions of the policy apply except as modified by this endorsement.