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.