PERSONAL INJURY

(For use with LS-1, LS-3, LS-4 and LS-5)

Refer to Supplemental Declarations if information is not shown on this form.
We provide coverage under this endorsement subject to the ***terms*** contained in the General Liability Coverage.

This endorsement forms a part of the policy identified below:

Policy No. _____.
Named Insured _____.

HOW MUCH *WE* PAY FOR LOSS OR CLAIM FOR *PERSONAL INJURY*

Coverage L is extended to include ***Personal Injury*** liability. The ***occurrence*** and aggregate limits of liability shown for Coverage L shall also apply to ***Personal Injury*** losses or claims. Any payment under this endorsement reduces the Coverage L limits of liability for the same loss.

WHAT *WE* PAY FOR

We pay for ***personal injury*** which arises out of one or more of the following offenses committed in the conduct of the ***named insured's business***:

(1) false arrest, detention or imprisonment, or malicious prosecution;
(2) the publication or utterance of a libel or slander, or of other defamatory or disparaging material or a publication or utterance in violation of an individual's right of privacy. Excepted are publications or utterances, in the course of or related to advertising, broadcasting, publishing, printing, printing services or telecasting activities conducted by, or on behalf of the ***named insured***;
(3) wrongful entry or eviction, or other invasion of the right of private occupancy.

WHAT *WE* DO NOT PAY FOR

In addition to any other limitation or exclusion in ***your*** policy, ***we*** do not pay for ***personal injury*** arising out of the following:

(1) the willful violation of a penal statute or ordinance committed by, or with the knowledge or consent of any person or organization covered by this insurance;
(2) any publication or utterance, if the first injurious publication or utterance of the same or similar material by ***you***, the ***named insured***, or on ***your*** behalf was made prior to the effective date of this insurance;
(3) a publication or utterance concerning any organization or ***business*** enterprise (or its products or services) made by, or at the direction of any person or organization covered by this insurance, with knowledge of its falsity.