CLERGYPERSON PROFESSIONAL LIABILITY

Refer to the Declarations if information is not shown on this form.
This endorsement is subject to the ***terms*** contained in ***your*** policy.

SCHEDULE

Limits Of Liability
$ _____ Each ***Occurrence***
$ _____ Aggregate

DEFINITIONS

The following definitions apply to this policy form:

1. ***Clergyperson services*** means professional advice, counseling, or guidance based on spiritual, religious or biblical principles.
2. ***Insured***-The definition of ***insured*** in the General Liability Coverage is extended to include:
   a. Members of the clergy employed or appointed by ***you***, but only while acting on ***your*** behalf within the scope of their duties as a member of the clergy; and
   b. Trained or certified counselors employed or appointed by ***you***, but only while acting on ***your*** behalf within the scope of their duties as a trained or certified counselor.

WHAT *WE* PAY FOR

The following coverage is added to Coverage L-***Bodily Injury*** And ***Property Damage***.

1. ***We*** pay those sums when the ***insured*** is legally obligated to pay damages because of ***bodily injury*** or ***property damage*** arising out of the rendering or failure to render ***clergyperson services***.

WHAT *WE* DO NOT PAY FOR

The following exclusions apply to Clergyperson Professional Liability.

1. The Coverage L exclusions apply to Clergyperson Professional Liability, except the exclusion titled ***Professional Service*** is deleted and replaced by the following:
   a. ***Professional Service-Bodily injury*** or ***property damage*** due to the rendering of or failure to render any ***professional service***, except for ***clergyperson services***. This exclusion applies even if the claims against an ***insured*** allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of other persons by an ***insured***.
2. ***We*** do not pay for:
   a. Any act, error or omission of an ***insured***:
      1) As proprietor, superintendent, board member or executive officer of any hospital, sanitarium, medical clinic with bed and board facilities, laboratory; or
      2) Arising out of any trade, ***business***, employment or profession other than ***clergyperson services***.
   b. Any damages arising out of any actual or alleged sexual misconduct, sexual molestation, physical abuse or mental abuse.

HOW MUCH *WE* PAY FOR LOSS OR CLAIM

This section is in addition to all applicable provisions of How Much ***We*** Pay For Loss Or Claim in ***your*** policy. Settlement of Clergyperson Professional Liability losses covered by this endorsement will be made in accordance with the following provisions:

1. The Aggregate limit of liability shown in the Schedule is the most ***we*** pay for damages during a policy period for Clergyperson Professional Liability.

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2. The Each ***Occurrence*** limit of liability shown in the Schedule, subject to 1. above, is the most ***we*** pay for damages for Clergyperson Professional Liability arising out of a single ***occurrence***. All incidents arising out of the rendering or failure to render ***clergyperson services*** to:
   a. Any one person; or
   b. Two or more persons receiving ***clergyperson services*** together;

   will be considered a single ***occurrence*** regardless of the time frame over which such incidents occur.
3. ~~Payments made under Clergyperson Professional~~ The Limits Of Liability~~, as stated~~ specified in ~~1.~~the Schedule are in addition to, and ~~2. above,~~ will not reduce, the Coverage L ~~each ***occurrence*** and aggregate~~ limits of liability.~~-~~

All other ***terms*** and conditions remain unchanged.

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