

Sexual and/or Physical Abuse and Harassment Exclusion

This insurance does not apply to any injury sustained by any person arising out of or resulting from:

A: Sexual and/or Physical Abuse or Harassment by any person whatsoever, regardless of degree of culpability or intent and whether the acts are alleged to have been committed by the insured or any representative, officer, agent, servant or employee of the insured or by any other person; or

B: Any actual or alleged negligent act or omission in the:

- 1: Employment;
- 2: Investigation;
- 3: Supervision;
- 4: Reporting to the proper authorities or failure to so report; or
- 5: Retention;

of a person for whom the insured is or ever was legally responsible, which results in Sexual and/or Physical Abuse; or

C: Any actual or alleged negligent act or omission in the prevention or suppression of any act of Sexual and/or Physical Abuse or Harassment.

Sexual and/or Physical Abuse or Harassment are defined as sexual or physical injury or abuse, including but not limited to assault and battery, negligent or deliberate touching, corporal punishment and verbal, mental or emotional abuse or harassment of any person.

ALL OTHER TERMS, CLAUSES AND CONDITIONS REMAIN UNALTERED.