

## PERSONAL INJURY AND ADVERTISING 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 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* AND *ADVERTISING INJURY*

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

### WHAT WE PAY FOR

1. **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**:
  - a. false arrest, detention or imprisonment, or malicious prosecution;
  - b. 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**; or
  - c. wrongful entry or eviction, or other invasion of the right of private occupancy.
2. **We** pay for **advertising injury** which means injury, other than **bodily injury**, arising out of an offense committed during the policy period occurring in the course of the **named insured's business** advertising activities. The **advertising injury** must occur from libel, slander, defamation, violation of the right of privacy, misappropriation of advertising ideas or style of doing **business** or infringement of copyright, title or slogan.

### WHAT WE DO NOT PAY FOR

1. In addition to any other limitation or exclusion in **your** policy, **we** do not pay for **personal injury** or **advertising injury** arising out any one of the following:
  - a. the willful violation of a statute or ordinance committed by, or with the knowledge or consent of any person or organization covered by this insurance;
  - b. 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; or
  - c. 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.
2. In addition to any other limitation or exclusion in **your** policy, **we** do not pay for **advertising injury** arising out any one of the following:
  - a. breach of contract, other than misappropriation of advertising ideas under an implied contract;
  - b. the failure of goods, products or services to conform with advertised quality or performance;
  - c. the wrong description of the price of goods, products or services;
  - d. an offense committed by an **insured** whose **business** is advertising, broadcasting, publishing or telecasting; or
  - e. liability the **insured** has assumed in a contract or agreement. This exclusion does not apply to liability for damages that the **insured** would have in the absence of the contract or agreement.

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