



## EXCLUSIONS

### Deviant Behavior/Sexual Molestation/Criminal Activity

The coverage under this endorsement is subject to the *terms* contained in the General Policy Provisions.

#### WHAT WE DO NOT PAY FOR

The following **EXCLUSIONS** are added to the Exclusions that apply to both Personal Liability and Medical Payments to Others.

**We** do not pay for:

- a. ***bodily injury*** or ***property damage*** arising directly or indirectly out of instances, ***occurrences*** or allegations of child abuse.
- b. ***bodily injury*** or ***property damage*** arising directly or indirectly out of instances, ***occurrences*** or allegations of sexual abuse of any person.
- c. ***bodily injury*** or ***property damage*** arising directly or indirectly out of instances, ***occurrences*** or allegations of criminal activity by employees of the ***insured*** named in this policy.

These exclusions shall be applicable whether the excluded claims are made directly or are made indirectly or derivatively\* as claims sounding in negligence or breach of contract.

\*As an example, no coverage will be provided against an allegation that the ***insured*** was negligent or in breach of contract by hiring an employee accused of child abuse, sexual abuse or any criminal act.