



EMPLOYMENT PRACTICES EXCLUSION

Refer to Supplemental Declarations if information is not shown on this form.

The exclusion under this endorsement is subject to the *terms* contained in the Liability coverage.

WHAT WE DO NOT PAY FOR

The following exclusion is added to the EXCLUSIONS shown in the Liability coverage.

We do not pay for *bodily injury* or *personal injury* liability or costs arising out of the actual, alleged or threatened:

1. refusal to employ;
2. termination of employment; and
3. acts of bias in the workplace including, but not limited to, coercion, defamation, demotion, discipline, harassment, humiliation, intimidation, interference with contract or pension rights, forced transfer and/or reassignment or reprisal.

This exclusion applies to *your* acts or omissions in any employment related capacity.

This insurance does not apply to any obligation to indemnify or contribute with another because of such injury or costs.