

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **EMPLOYMENT-RELATED PRACTICES EXCLUSION**

This endorsement modifies insurance provided under the following:

### BUSINESSOWNERS COVERAGE FORM

The following exclusion is added to Paragraph **B.1.** **(2)** The spouse, child, parent, brother or sister of that person as a consequence of "bodily injury" or "personal and advertising injury" to that person at whom any jury or "personal and advertising injury" to: of the employment-related practices described in Paragraph **(a), (b)** or **(c)** above is directed.

- Exclusions – Applicable To Business Liability Coverage in Section II – Liability:**
- This insurance does not apply to "bodily in- tising injury" to that person at whom any jury" or "personal and advertising injury" to: of the employment-related practices de- scribed in Paragraph **(a), (b)** or **(c)** above is directed.
- (1)** A person arising out of any:
- (a)** Refusal to employ that person; This exclusion applies:
  - (b)** Termination of that person's em- **(1)** Whether the injury-causing event deployment; or scribed in Paragraph **(a), (b)** or **(c)**
  - (c)** Employment-related practices, poli- above occurs before employment, durcies, acts or omissions, such as co- ing employment or after employment of ercion, demotion, evaluation, reas- that person;
    - signment, discipline, defamation, **(2)** Whether the insured may be liable as an harassment, humiliation, discrimina- employer or in any other capacity; and tion or malicious prosecution di- rected at that person; or
    - (3)** To any obligation to share damages with or repay someone else who must pay damages because of the injury.

SAMPLE