



**SAMPLE**

CO 24 82 01 13

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**PERSONAL INJURY**


For an additional premium, under COVERAGE E - PERSONAL LIABILITY, the definition **bodily injury** is amended to include **personal injury**.

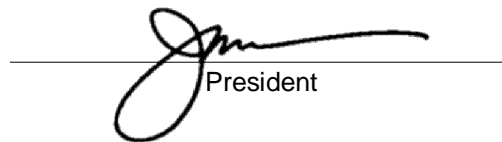
WHAT LOSSES ARE NOT COVERED - EXCLUSIONS - SECTION II do not apply to **personal injury**. **Personal injury** insurance does not apply to:

1. Liability assumed by the **insured** under any contract or agreement except any indemnity obligation assumed by the **insured** under a written contract directly relating to the ownership, maintenance or use of the premises.
2. Injury caused by a violation of a penal law or ordinance committed by or with the knowledge or consent of an **insured**.
3. Injury sustained by any person as a result of an act or omission directly or indirectly related to the employment of this person by the **insured**.
4. Injury arising out of or in connection with a **business** engaged in by an **insured**. This exclusion applies but is not limited to an act or omission, regardless of its nature or circumstance, involving a service or duty rendered, promised, owed, or implied to be provided because of the nature of the **business**.
5. Civic or public activities performed for pay by an **insured**.
6. Injury to **you** or an **insured** within the meaning of part a. or b. of **insured** as defined.
7. Arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of **pollutants** at any time.
8. Arising directly or indirectly, in whole or in part, out of the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presence of any **fungi**, wet or dry rot, or bacteria.
9. Arising out of bullying, cyberbullying, aggression or electronic aggression.

All other provisions of this policy apply.

**AUTO CLUB FAMILY INSURANCE COMPANY**

  
Secretary

  
President

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