

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – HAZING

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

- A. The following exclusion is added to **SECTION I – COVERAGES, COVERAGES A AND B**, Paragraph **2. Exclusions:**

This insurance does not apply to:

Hazing

"Bodily injury", "property damage" or "personal and advertising injury" arising out of or related to actual or alleged "hazing" activities.

- B. The following is added to **SECTION V – DEFINITIONS:**

"Hazing" means any action taken or situation created by members or pledges of a fraternity or sorority, whether on or off fraternity or sorority premises, that leads to mental or physical discomfort, embarrassment, harassment, or ridicule.

"Hazing" includes, but is not limited to the following: use of alcohol, paddling in any form, creation of excessive fatigue, physical or psychological shock, treasure hunts, scavenger hunts, road trips or any other such activities carried on outside or inside the confines of the chapter house, wearing of public apparel which is conspicuous and not normally in good taste, engaging in public stunts and buffoonery, morally degrading or humiliating games and activities, and any other activities which are not consistent with Fraternal Law, ritual or policy, or the regulations and policies of the education institution.

All other terms and conditions of the policy remain unchanged.