

ATTACHING TO AND FORMING PART OF POLICY NO.

EXCLUSION — SEXUAL MISCONDUCT

This Insurance does not apply to and we have no duty to defend or investigate any claim, "suit" or demand alleging "bodily injury" including psychological injury, "personal injury", "property damage" or medical payments arising out of or resulting from either sexual abuse or licentious, immoral or sexual behavior whether or not intended to lead to, or culminating in any sexual act, whether caused by, or at the instigation of, or at the direction of, or omission by, you, your employees, patrons or any other person. Abuse shall include but is not limited to the negligent or intentional infliction of physical, emotional or psychological injury or harm on a person or persons. Further, claims, accusations, or charges of negligent hiring, placement, training or supervision arising from actual or alleged sexual actions(s) or any other type of actual or alleged abuse(s) are not covered.

The DECLARATIONS, INSURING AGREEMENTS, DEFINITIONS, EXCLUSIONS and CONDITIONS of this Policy otherwise remain unchanged.

EFFECTIVE DATE:

PSA1025 (08/99)

Stegman