THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

VEN 026 00 (05/19)

COMMUNICABLE DISEASE/SEXUAL ACTION/SEXUAL HARASSMENT

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY COVERAGE PART

1. The following exclusion is added to **SECTION 1 - COVERAGE A BODILY INJURY AND PROPERTY DAMAGE**, Paragraph **2. Exclusions** and **SECTION 1 – COVERAGE B PERSONAL AND ADVERTISING INJURY LIABILITY**, Paragraph **2. Exclusions** of the **COMMERCIAL GENERAL LIABILITY COVERAGE FORM**;

"Bodily injury", "property damage" or "personal and advertising injury" arising out of the:

a. Transmission, actual or alleged, of any "communicable disease"; or

b. Any actual or alleged "sexual action," or any actual or alleged sexual harassment of any nature.

c. This exclusion applies regardless of whether such actual or alleged damages are caused by:
   (1) any insured;
   (2) "employee"; or
   (3) any other person; whether or not such actual or alleged damages occurred at any premises owned or occupied by any insured and regardless of culpability or intent including, but not limited to:
      (i) Allegations of negligent hiring, placement, training, or supervision; or
      (ii) Any act, error or omission relating to negligent maintenance of premises where the insured allegedly knew or should have known that exposure to any "communicable disease" or "sexual action" could occur including, but not limited to, the alleged failure to provide adequate protection against the same; and
      (iii) the actual or alleged failure to perform services which were either intended to or assumed to prevent any "communicable disease" or their transmission to others.

2. SECTION V – DEFINITIONS is amended as follows.

1. "Communicable disease" includes any infectious or contagious disease transmissible by direct contact with an affected individual or the individual's discharges or by indirect means (including but not limited to breathing in an airborne virus, contamination of food or water, or by being bitten or stung by an insect).

2. "Sexual action" includes but is not limited to any verbal or nonverbal communication or behavior, physical contact of any nature or conduct with sexual connotations or purposes, whether for sexual gratification, discrimination, intimidation, coercion or other purpose, regardless of whether such action is alleged to be intentional or negligent.