**UNDERWRITING RULES/GUIDELINES**

The following endorsement is available for use with the Commercial Umbrella Liability Policy with CrisisResponse® and

Commercial Umbrella Policy Form.

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| --- | --- | --- | --- | --- | --- | --- |
| **Form Title** | **Form No.** | **Mandatory or Optional** | **Restricts, Broadens or Other** | **Rate Impact**  (Yes of No) | **Description of Form** | **Terms of Usage**  (see instructions below) |
| Sexual Abuse and Molestation Exclusion with Follow Form Exception | 119899 (6/16) | Optional | Broadens | No | This endorsement will be used with the Commercial Umbrella Liability Policy with CrisisResponse® - 80517 and Commercial Umbrella Policy Form 57697. The endorsement provides limited carve back coverage for abuse in the umbrella when it is provided on the underlying liability policy. | . There is also no additional premium charge for this umbrella endorsement as we intend to utilize this limited carve back coverage for abuse in the umbrella when it is provided on the underlying liability policy.  There is no additional premium charge and no impact to the current book of business |