**ENDORSEMENT**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

This endorsement, effective 12:01 A.M.,

Forms a part of Policy No.:

recording and distributION of material or

information in violation of law exclusion

This endorsement modifies insurance provided under the following:

# COMMERCIAL GENERAL LIABILITY COVERAGE POLICY

A. The following is added to Paragraph 2. Exclusions of Coverage A. Bodily Injury And Property Damage Liability (Section I – Coverages):

2. Exclusions

This insurance does not apply to:

Recording And Distribution Of Material Or Information In Violation Of Law

"Bodily injury" or "property damage" arising directly or indirectly out of any action or omission that violates or is alleged to violate:

(1) The Canadian Radio- Television and Communications (CRTC) Unsolicited Telecommunications Rules, including any amendment or addition thereto;

(2) The Canadian Anti-Spam Law (CASL), including any amendment of or addition to such law;

(3) The *Personal Information Protection and Electronic Documents Act* (PIPEDA), *Consumer Reporting Act* (Ontario), *Credit Reporting Act* (British Columbia), *Consumer Protection Act* (Quebec) and any other similar provincial or territorial legislation and any amendment of or addition to such law; or

(4) Any federal, state, provincial, territorial or local statute, ordinance or regulation, other than the CRTC Unsolicited Telecommunications Rules, CASL, PIPEDA, and provincial consumer reporting or credit reporting legislation and their amendments and additions, that addresses, prohibits, or limits the printing, dissemination, disposal, collecting, recording, sending, transmitting, communicating or distribution of material or information.

B. The following is added to Paragraph 2. Exclusions of Coverage B. Personal And Advertising Injury Liability (Section I – Coverages):

2. Exclusions

This insurance does not apply to:

Recording And Distribution Of Material Or Information In Violation Of Law

"Personal and advertising injury" arising directly or indirectly out of any action or omission that violates or is alleged to violate:

(1) The Canadian Radio- Television and Communications (CRTC) Unsolicited Telecommunications Rules, including any amendment or addition thereto;

(2) The Canadian Anti-Spam Law (CASL), including any amendment of or addition to such law;

(3) The *Personal Information Protection and Electronic Documents Act* (PIPEDA), *Consumer Reporting Act* (Ontario), *Credit Reporting Act* (British Columbia), *Consumer Protection Act* (Quebec) and any other similar provincial or territorial legislation, and any amendment of or addition to such law; or

(4) Any federal, state, provincial, territorial or local statute, ordinance or regulation, other than the CRTC Unsolicited Telecommunications Rules, CASL, PIPEDA, and provincial consumer reporting or credit reporting legislation and their amendments and additions, that addresses, prohibits, or limits the printing, dissemination, disposal, collecting, recording, sending, transmitting, communicating or distribution of material or information.

All other terms and conditions of the policy remain the same.

Authorized Representative