**ENDORSEMENT**

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

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

Forms a part of Policy No.:

LEGAL LIABILITY TO SPORTS PARTICIPANTS EXCLUSION ENDORSEMENT

This endorsement modifies insurance provided under the following:

Commercial Umbrella Liability Policy with CrisisResponse®

**SECTION V. EXCLUSIONS** is amended to include the following additional exclusion:

This insurance does not apply to **Bodily Injury** or **Property Damage** to any **Participant.**

**SECTION VII. DEFINITIONS** is amended to include the following additional definition:

**Participant** means any person who is instructing, supervising, training or practicing for, participating in or while otherwise involved in any sports or athletic activity, contest, or exhibition you operate or sponsor.

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

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Authorized Representative