

Rule Page – Excess**Sexual Abuse or Molestation Exclusion Endorsement - Form Number 141910**

When attached to the proprietary Excess Liability Policy Form (Form Number 60225), the endorsement excludes coverage for sexual abuse or molestation from the Excess.

The utilization on the endorsement is optional, attached at the Company's discretion.

The company's application of the Sexual Abuse or Molestation Exclusion endorsement will apply to accounts that:

(1) are not engaged in abuse prevention without the following minimum standards:

- written risk mitigation standards, processes, and procedures that are clear and enforced;
- a system for personnel screening including reference checks and criminal background checks;
- monitoring and supervision procedures that address warning signs and responds to reported incidences;
- sexual abuse training focused on prevention, detection and reporting; and
- risk management protocols that ensure procedures are implemented and that they adhere to the State's legal standards.

or

(2) have significant exposure to loss such as insureds whose business is highly exposed to individuals that are vulnerable to a sexual abuse occurrence. Examples of vulnerable persons can be a minor or any individual who may be unable to protect themselves against harm or exploitation by reason of age, illness, or disability.

When utilizing this endorsement, the Excess premium is adjusted for the sexual abuse or molestation exclusion by deleting the premium associated with the underlying sexual abuse or molestation coverage from the Excess premium calculations.