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

Forms a part of Policy No.:

**NEURODEGENERATIVE INJURY EXCLUSION ENDORSEMENT**

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

1. Subparagraph **1. Applicable to Business Liability Coverage** of Paragraph **B. Exclusions** of **SECTION II – LIABILITY** is amended to include the following additional exclusion**:**

**Neurodegenerative Injury**

This insurance does not apply to any liability involving “neurodegenerative injury” to a “participant” arising out of or in any way relating, in whole or in part, directly or indirectly, to the participation in, observance of, or monitoring of any athletic or sports game, contest, activity, practice, scrimmage or exhibition.

1. Paragraph **F. Liability and Medical Expenses Definitions** of **Section II – LIABILITY** is amended to include the following additionaldefinitions**:**

“Neurodegenerative injury” means any brain injury, neurological injury, disease, condition or dysfunction, including, but not limited to, Alzheimer’s disease, Parkinson’s disease, amyotrophic lateral sclerosis (ALS), mild traumatic brain injury, repetitive brain trauma, chronic traumatic encephalopathy (CTE), dementia, cognitive injury or disorder, memory loss, anxiety disorder, mood disorder, memory loss, depression, sleeplessness, impulse control problems, headaches or single or repetitive concussive or sub-concussive injury or trauma.

“Participant” means any person engaged in athletic activities. “Participant” does not include the referees, umpires or coaching staff.

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

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Authorized Representative