

ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement, effective 12:01 A.M.,
Forms a part of Policy No.:

UNINTENTIONAL DISCRIMINATION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

- I. The following is added to **SECTION V - DEFINITIONS**, paragraph **14**. "Personal and advertising injury":

Unintentional discrimination (unless insurance thereof is prohibited by law) based upon sex, sexual orientation, marital status, race, creed, religion, national origin, age, physical capabilities, characteristics or condition, or mental capabilities or condition, and based upon disparate impact and vicarious liability, except:

- (1) Any discrimination committed by, at the direction of, or with the knowledge or consent of the insured; or
- (2) Any actual or alleged discrimination arising out of employment-related practices, policies, acts or omissions including, without limitation, coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, malicious prosecution, failure to promote, termination of employment, failure or refusal to hire or the failure, or refusal to take any action against or for an individual with respect to his or her compensation, terms, conditions, privileges or opportunities of employment by any insured.

- II. The insurance afforded under this provision does not apply to fines or penalties, or that portion of any award or judgment caused by trebling or multiplication of actual damages under state or federal law.
- III. A series of related actions of unintentional discrimination will be deemed to be one offense that is committed only during the policy period; when the first of such acts is committed, regardless of when the subsequent acts are actually committed.

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

Authorized Representative

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