

ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

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

CAMP DIRECTOR LIABILITY

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

In consideration of the additional premium charged, it is agreed that the policy is amended as follows:

1. For the purpose of this endorsement, the un-qualified word "insured" shall mean only the individual camp director(s) or assistant director(s) designated on this endorsement, their respective spouses, and those "employees" acting under the personal direction, control or supervision of the designated director or assistant director.
2. The following is added to Subparagraph a. of Paragraph 1. **Insuring Agreement of COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY (SECTION I - COVERAGES):**

"Bodily injury" or "property damage" arising out of the rendering of or failure to render services pertaining to camp operations shall be deemed to be caused by an "occurrence," for which this policy provides coverage on behalf of the insured.

3. The extensions of coverage provided by the preceding paragraphs are subject to the following exclusions, as well as all exclusions appearing in **Paragraph 2. of COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY (SECTION I - COVERAGES)** and **Paragraph 2. of COVERAGE B – PERSONAL AND ADVERTISING INJURY LIABILITY (SECTION I - COVERAGES):**

This coverage does not apply to:

- a. liability of others assumed by the insured under any contract or agreement, either oral or in writing;
- b. injury caused by a person under the influence of intoxicants or narcotics;
- c. liability arising out of the ownership, maintenance, use, entrustment to others, including "loading or unloading" of any vehicle, mobile equipment, watercraft or aircraft;
- d. any loss or claim arising directly or indirectly from an insured's activities as an officer, director, "employee", or "volunteer worker" of any organization or activity other than that of the Named Insured;
- e. any loss, claim, or obligation based on or arising out of any Securities Act or the Employees Retirement Income and Security Act of 1974, or amendments or additions thereto;
- f. liability arising out of Admiralty Law;
- g. liability arising out of the performance of any dishonest, fraudulent, or criminal act or omission;
- h. claims for or arising out of the infringement of any copyright, trademark, or patent;

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- i. liability based on or attributable to any failure or omission on the part of insured to effect or maintain insurance; or
- j. the conduct of any business enterprise which is controlled, operated, or managed by the insured in a fiduciary capacity, other than in connection with the normal and usual operations of a camp.

Camp Director(s) and Assistant Camp Director(s):

ANY DIRECTORS AND/OR ASSISTANTS AS RESPECTS THEIR DUTIES ON BEHALF OF
THE NAMED INSURED AS INDICATED ON THE POLICY.

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

Authorized Representative