**ENDORSEMENT**

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

# This endorsement, effective 12:01 a.m.

# Forms a part of Policy No.

**SKI SCHOOL AND SKI CLUB UMBRELLA LIABILITY EXCLUSION ENDORSEMENT**

This endorsement modifies insurance provided under the following:

COMMERCIAL UMBRELLA POLICY FORM

**I.** The following exclusions are added to Section **V. Exclusions**:

A. **Bodily Injury** or **Property Damage** arising out of the instruction or participation in any of the following activities, including, but not limited to: hang gliding; parasailing; parachuting; hot air ballooning; bungee cord jumping; tubing; sledding; tobogganing or lugeing.

B. **Bodily Injury** or **Property Damage** arising from the ownership, operation, maintenance or use of saddle animals or horse-drawn vehicles for hire.

C. **Bodily Injury** or **Property Damage** arising from ski school operations not conducted during the ski season.

D. **Bodily Injury** or **Property Damage** arising out of the operation of survival or adventures camps.

E. **Bodily Injury** or **Property Damage** arising out of the overnight housing of students, guests, or members in lodging of any kind.

F. **Bodily Injury** or **Property Damage** arising from the sales, rental, repair or service of alpine or Nordic ski equipment. For the purpose of this exclusion alpine or Nordic ski equipment means skis, boots, bindings, poles or other related merchandise.

However, this exclusion does not apply to ski equipment swaps conducted by you.

G. **Bodily Injury**, **Personal Injury**, or **Advertising Injury** to:

1. A person arising out of any:

a.Refusal to employ that person;

b.Termination of that person's employment; or

c.Employment-related practices, policies, acts or omissions, such as coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, discrimination or malicious prosecution directed at that person; or

2.The spouse, child, parent, brother or sister of that person as a consequence of "personal and advertising injury" to that person at whom any of the employment-related practices described in Paragraphs a., b., or c. above is directed.

This exclusion applies:

1. Whether the injury-causing event described in Paragraphs a., b., or c. above occurs before employment, during employment or after employment of that person;

2.Whether the **Insured** may be liable as an employer or in any other capacity; and

3. To any obligation to share damages with or repay someone else who must pay damages because of the injury.

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

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Authorized Representative