**Explanatory Memo**

We are submitting for your approval two manuscript endorsements which modify the Commercial Umbrella Policy Form 57697.

**Abuse and Molestation Sublimit of Insurance Amendatory Endorsement to Provide $5,000,000 Sublimit for Abuse & Molestation.**

The purpose of this endorsement is to modify the Commercial Umbrella Policy Form 57697 by providing a $5,000,000. sub-limit for each occurrence and a $5,000,000. sub-limit for the aggregate limit of liability for abuse and molestation coverage.

**Abuse and Molestation Exclusion With Follow Form Exception to amend the Abuse Exclusion.**

The purpose of this endorsement is to modify the Commercial Umbrella Policy Form 57697 by excluding abuse or molestation of any person while in the care, custody or control of any Insured, and the negligent employment, investigation, supervision, reporting or retaining of a person for whom any Insured was legally responsible and whose conduct would be excluded by Paragraph 1 of this endorsement.

There is no premium impact for these optional forms.