**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 GENERAL LIABILITY EXCLUSION ENDORSEMENT**

This endorsement modifies insurance provided under the following:

**COMMERCIAL GENERAL LIABILITY COVERAGE FORM**

**I.** The following exclusions are added to Paragraph **2**., **Exclusions** of **COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY (SECTION I COVERAGES)**:

[This insurance does not apply to]:

**1. Miscellaneous Activities**

“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; use of trampolines without tethers; tubing; sledding; tobogganing or lugeing.

**2. Saddle Animals For Hire**

“Bodily injury” or “property damage” arising from the ownership, operation, maintenance or use of saddle animals or horse-drawn vehicles for hire.

**3. Off-Season Operations**

“Bodily injury” or “property damage” arising from ski school operations not conducted during the ski season.

**4. Survival Camps**

“Bodily injury” or “property damage” arising out of the operation of survival or adventures camps.

**5. Lodging**

“Bodily injury” or “property damage” arising out of the overnight housing of students, guests, or members in lodging of any kind.

**II.** Subparagraph **h. Mobile Equipment** of Paragraph **2. Exclusions**, **COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY** (**SECTION I – COVERAGES**) is deleted in its entirety and replaced with the following:

[This insurance does not apply to]:

h. Mobile Equipment

"Bodily injury" or "property damage" arising out of:

(1) The transportation of "mobile equipment" by an "auto" owned or operated by or rented or loaned to any insured;

(2) The use of "mobile equipment" in, or while in practice for, or while being prepared for, any prearranged racing, speed, demolition, or stunting activity; or

**(3)** The operation, maintenance or use of “mobile equipment” for hire.

**III.** The following exclusion is added to Paragraph **2**. **Exclusions** of **COVERAGE A –BODILY INJURY AND PROPERTY DAMAGE LIABILITY (SECTION I COVERAGES**) andparagraph **2. Exclusions** of **COVERAGE B – PERSONAL AND ADVERTISING INJURY LIABILITY (SECTION I – COVERAGES)**:

[This insurance does not apply to]:

**1.** “Bodily injury” or "Personal and advertising injury" to:

**a.** A person arising out of any:

**(1)** Refusal to employ that person;

**(2)** Termination of that person's employment; or

**(3)** 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

**b.** 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 **(1), (2),** or **(3)** above is directed.

This exclusion applies:

**a.** Whether the injury-causing event described in Paragraphs **(1), (2)** or **(3)** above occurs before employment, during employment or after employment of that person;

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

**c.** 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