

COMMERCIAL GENERAL LIABILITY COVERAGE PART

ENDORSEMENT # F.

SPECIAL ADDITIONAL EXCLUSION

VIOLATIONS OF FRATERNITY ALCOHOL POLICY

It is agreed that the Commercial General Liability Coverage afforded by this policy is amended as follows:

Any Duty to Defend or any insurance coverage afforded by this policy to any "Chapter" or "Colony", or any "Individual Insured" is subject to the following Special Additional Exclusion.

SPECIAL ADDITIONAL EXCLUSION - "VIOLATIONS OF FRATERNITY ALCOHOL POLICY"

No Duty to Defend, nor any insurance coverage afforded by this policy, shall apply to any claim arising out of or in any way resulting from any "Violation" of "Fraternity Alcohol Policy".

ADDITIONAL DEFINITIONS

"Chapter or Colony". Those collegiate undergraduate organizations or entities which are chartered or officially recognized to exist as such by the National Fraternal Organization at the time of loss.

"Individual Insured". Persons who are collegiate Members, Pledges, or undergraduate students otherwise affiliated with a "Chapter" or "Colony" and whose status is officially recognized by the National Fraternal Organization at the time of loss.

"Fraternity Alcohol Policy". The written rules, regulations, or procedures regarding alcohol which are established by the National Fraternal Organization or its Local Chapter at the time of loss.

"Violation". Determination by the executive board of the National Fraternal Organization, or legal authority that some breaking, infraction, or breach of "Fraternity Alcohol Policy" occurred.

ACCEPTED ON BEHALF OF THE INSURED:

Harun M. Amin 9/01/00
AUTHORIZED SIGNATURE / DATE

Executive Director
TITLE (CHAIRMAN, PRESIDENT OR EXECUTIVE DIRECTOR)

COMMERCIAL GENERAL LIABILITY COVERAGE PART

ENDORSEMENT #E.

SPECIAL ADDITIONAL EXCLUSION

CRIMINAL ACTS

It is agreed that the Commercial General Liability Coverage afforded by this policy is amended as follows:

Any Duty to Defend or any insurance coverage afforded by this policy to any "Chapter" or "Colony", or any "Individual Insured" is subject to the following Special Additional Exclusion.

SPECIAL ADDITIONAL EXCLUSION - "CRIMINAL ACTS"

No Duty to Defend or any insurance coverage shall be afforded under this policy to a "Chapter", a "Colony", or an "Individual Insured" which has been charged with a "Criminal Act", for any claim arising out of or in any way resulting from a "Criminal Act". The Duty to Defend and insurance coverage, including reimbursement of covered costs, will apply if charges are dismissed or there is a finding of not guilty.

ADDITIONAL DEFINITIONS

"Chapter" or "Colony". Those collegiate undergraduate organizations or entities which are chartered or officially recognized to exist as such by the National Fraternal Organization at the time of the loss.

"Individual Insured". Persons who are collegiate Members, Pledges, or undergraduate students otherwise affiliated with a "Chapter" or "Colony" and whose status is officially recognized by the National Fraternal Organization at the time of loss.

"Criminal Acts". Violation of any law or ordinance (including but not limited to the possession by or the selling or furnishing of alcoholic beverages to a person under the legal drinking age or to an intoxicated person), the penalty for violation of which may include incarceration, and which has resulted in the filing of criminal charges against a "Chapter or Colony" or any "Individual Insured" by a legally and duly authorized prosecuting authority.

ACCEPTED ON BEHALF OF THE INSURED:

Harun M. Amin 9/6/00
AUTHORIZED SIGNATURE / DATE

Executive Director
TITLE (CHAIRMAN, PRESIDENT OR EXECUTIVE DIRECTOR)

COMMERCIAL GENERAL LIABILITY COVERAGE PART

ENDORSEMENT #B. LIMITED SEXUAL

ABUSE OR MISCONDUCT COVERAGE

It is agreed that Commercial General Liability Form CG 0001, General Definitions 3. Bodily Injury and 9. Occurrence, and other conditions are hereby amended as follows:

I. SEXUAL ABUSE OR MISCONDUCT LIABILITY COVERAGE:

The definitions of "Bodily Injury" & "Occurrence" included in Form CG 0001 are extended to include the term Sexual Abuse or Misconduct, and this policy is understood and agreed to afford coverage therefor.

II. SPECIAL ADDITIONAL SEXUAL ABUSE OR MISCONDUCT EXCLUSION:

This coverage does not apply to any insured who directs others to participate, and/or participates in Sexual Abuse or Misconduct.

III. DEFINITION

As used in this policy, "Sexual Abuse or Misconduct" means any form of sexually abusive behaviour whether physical, mental, or emotional.

ACCEPTED ON BEHALF OF THE INSURED:

Harun M. Guin 9/01/00
AUTHORIZED SIGNATURE / DATE

Executive Director
TITLE (CHAIRMAN, PRESIDENT OR EXECUTIVE DIRECTOR)

COMMERCIAL GENERAL LIABILITY COVERAGE PART

ENDORSEMENT # A. LIMITED

HAZING COVERAGE

It is agreed that Commercial General Liability Form CG 0001, General Definitions 3. Bodily Injury and 9. Occurrence, and other conditions are hereby amended as follows:

I. HAZING LIABILITY COVERAGE:

The definitions of "Bodily Injury" & "Occurrence" included in Form CG 0001 are extended to include the term hazing, and this policy is understood and agreed to afford coverage therefor.

II. SPECIAL ADDITIONAL HAZING EXCLUSION:

This coverage does not apply to any insured who directs others to participate, and/or participates in hazing.

III. DEFINITION

As used in this policy "Hazing" means without limitation:

Any act or situation created by any insured, with or without the consent of another party, including punishment, harassment, disturbance, embarrassment, intimidation, ill-treatment, discomfort, personal abuse, persistent torment, criticism, or ridicule, of a physical or mental nature, which is imposed upon any person via the execution upon them, their subjection to, or the extraction from them of any unnecessary, needless, unpleasant, disagreeable, difficult, absurd, abusive, offensive, or ridiculous, tricks or tasks, including those of a foolish, deceptive, or fraudulent nature.

ACCEPTED ON BEHALF OF THE INSUREDS:

Harun M. Amin 9/6/00
AUTHORIZED SIGNATURE / DATE

Executive Director
TITLE (CHAIRMAN, PRESIDENT OR EXECUTIVE DIRECTOR)