

This endorsement changes the  
Personal Liability or Farm Personal Liability  
Coverage provided by this policy

-- PLEASE READ THIS CAREFULLY --

## AMENDMENT OF POLICY TERMS KANSAS

1. The definition of **Bodily Injury** has been replaced by: **Bodily Injury** means bodily harm to a person and includes sickness, disease or death. This also includes required care and loss of services.  
  
**Bodily injury** does not mean bodily harm, sickness, disease or death that arises out of a communicable disease.
2. Under **Exclusions That Apply To Coverages L And M**, the following is added:  
the actual, alleged or threatened sexual molestation of a person only if committed by an **insured** or the **insured's** employees or volunteers.
3. Under **Exclusions That Apply To Coverages L And M**, the exclusion relating to the discharge of **pollutants** is replaced by:  
the discharge, dispersal, release or the escape of **pollutants** into or upon land, water or air, except if such discharge, dispersal, release or escape is sudden and accidental. However, this exclusion does not apply to **bodily injury** or **property damage** that arises from the heat, smoke or fumes of hostile fire on the **insured premises**. Hostile fire is a fire that becomes uncontrollable or breaks out from where it was intended to be.