

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 The definition of **Bodily Injury** has been replaced by: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.