

This endorsement changes the  
Personal Liability or Farm Personal Liability  
Coverage provided by this policy  
-- PLEASE READ THIS CAREFULLY --

## PERSONAL INJURY ENDORSEMENT

1. **Coverage L -- Liability** is extended to include coverage for **personal injury**.
 

**Personal injury** means damages for which an **insured** is legally liable caused by false arrest, false imprisonment, wrongful eviction, wrongful entry, wrongful detention, malicious prosecution, misrepresentation, libel, slander, defamation of character or invasion of privacy.
2. Coverage does not apply to **personal injury**:
  - a. resulting from liability assumed by an **insured** under any contract or agreement;
  - b. resulting from the willful violation of a law or ordinance by, at the direction of, or with the consent of an **insured**;
  - c. to a person resulting from an offense directly or indirectly related to the person's employment by an **insured**;
  - d. caused by a publication, statement or act by, at the direction of, or with the consent of an **insured** before the effective date of this insurance;
  - e. caused by a publication or statement made by, at the direction of, or with the consent of an **insured**, if the **insured** knew or had reason to believe that the publication or statement was false;
  - f. resulting from **business** activities of an **insured**. (This exclusion does not apply to activities in conjunction with **business** pursuits which are ordinarily considered **nonbusiness** in nature.); or
  - g. arising from civic duties performed for pay by an **insured**.