

VIOLENT EVENT COVERAGE

This endorsement modifies the following:

LIABILITY MEMORANDUM OF COVERAGE

With respect to this endorsement, the provisions of the LIABILITY MEMORANDUM OF COVERAGE apply unless modified by this endorsement. Coverage provided by this endorsement is subject to the following:

Per Person Limit	\$25,000
Per Event Limit	\$250,000
Aggregate Limit	\$250,000

For the purposes of this endorsement only, SECTION I. COVERAGE is amended to include the following:

I. COVERAGE

The following coverage applies to a “violent event” that occurs during the Coverage Period specified in the Declarations.

“Violent Event” Coverage

Subject to the terms and conditions contained in this Memorandum of Coverage, we will pay “response expenses” arising out of a “violent event”.

For the purposes of this endorsement only, SECTION IV. LIMIT OF LIABILITY is amended to include the following:

“Violent Event” Coverage Limit

The amount we will pay for “response expenses” arising out of a “violent event” is limited as follows:

1. The Aggregate limit shown in the schedule above is the most we will pay for coverage provided under this endorsement in any one Coverage Period. The Per Event limit shown in the schedule above is the most we will pay for any one “violent event”. The Per Person limit shown above is the most we will pay for the sum of all coverage provided as a result of injury or death to any one “affected individual”.
2. If the Aggregate Limit or the Per Event limit will be exhausted before all “response expenses” are paid, coverage will be prioritized as follows:
 - a. First aid and other medical payments;
 - b. Ambulance or other medical transportation;
 - c. Funeral expenses;
 - d. Counseling services; and
 - e. Counseling services for immediate family members of “affected individual(s)”.

For the purposes of this endorsement only, SECTION V. EXCLUSIONS is amended to include:

This coverage does not apply to the following:

- A. Any payment, expense, or obligation incurred or promised by a “covered party” without our consent.
- B. Any “affected individual” who, due to the “violent event”, receives benefits voluntarily provided or required to be provided under any:
 - 1. Workers’ compensation law;
 - 2. Non occupational disability law;
 - 3. Occupational disease law.
- C. Injury or death to the perpetrator(s).

For the purposes of this endorsement only, SECTION VII. LIABILITY CONDITIONS is amended to include the following:

VII. CONDITIONS

- A. You and all applicable “covered parties” and “affected individuals” must cooperate with and provide full disclosure of the circumstances surrounding the “violent event” to us.
- B. No “covered party” will, except at their own cost, voluntarily make a payment, assume any obligation or incur any expense, without our consent.
- C. Payment of “response expenses” under this endorsement is not an admission of liability.
- D. If other collectible coverage or insurance is available to the “affected individual(s)” for “response expenses” covered under this endorsement, this coverage is excess over any other available coverage or insurance.

For the purposes of this endorsement only, SECTION VIII. DEFINITIONS is amended to include the following:

VIII. DEFINITIONS

- A. “Affected Individual(s)” means your student(s), employee(s), volunteer(s), and anyone else occupying your premises with your permission who sustains injury or death as a result of a “violent event”. “Affected individual(s)” does not include the perpetrator(s) of the “violent event.”
- B. “Response Expenses” means reasonable and necessary expenses incurred by an “affected individual(s)”, arising out of a “violent event”, for the following:
 - 1. First Aid and Other medical payments;
 - 2. Ambulance or other medical transportation;
 - 3. Funeral expenses;
 - 4. Counseling services; and
 - 5. Counseling services for immediate family members of “affected individual(s)”.

- C. "Violent Event" means an event that is caused by an intentional act or a series of related intentional acts and involves the use of a physical object, instrument, device, tool, or weapon, other than the human body, for the purpose of injury or death to "affected individual(s)" and results in one or more "affected individual(s)" sustaining injury or death on your premises.