

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**POLICY CHANGES**

Endorsement  
Number 5

POLICY NUMBER	ENDORSEMENT EFFECTIVE	COMPANY
YXB301190B	July 1, 2017	Genesis Insurance Company
NAMED INSURED	COVERAGE PARTS AFFECTED	
County of Cleveland	The Public Policy Retained Limit Form Coverage Part A Coverage Part B	

**CHANGES**

**PERSONAL INJUSTICES**

**COVERAGE PART A – PUBLIC LIABILITY COVERAGE**

A. **SECTION I – COVERAGE Paragraph A. Insuring Agreement of COVERAGE PART A – PUBLIC LIABILITY** is amended by the addition of the following:

**A. Insuring Agreement**

It is understood and agreed, this insurance does not apply to any **personal injustices** that occurred, in whole or part, prior to the policy period. All **personal injustices** comprising **related personal injustices** will be deemed to constitute a single **personal injustice** that took place when the earliest of such **related personal injustices** occurred, regardless of the number of **personal injustices, Insureds, claims made or suits** brought, the persons or organizations making claims or bringing **suits**, or the number of years in which **personal injustices** are alleged to have been sustained or to have continued.

B. **SECTION IV – DEFINITIONS Paragraph T. of COVERAGE PART A – PUBLIC LIABILITY** is deleted and replaced with the following:

**T. Personal injury** means injury, other than **bodily injury**, arising out of one or more of the following **offenses** from the conduct of **your** operations:

- 1 The wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room, dwelling or premises that a person occupies by or on behalf of its owner, landlord or lessor;
2. Electronic or other publication, transmission, dissemination or storage of material that slanders or libels a person or organization or disparages a person's or organization's goods, products, or services; or
3. Electronic or other publication, transmission, dissemination or storage of material that violates a person's right of privacy.

**Personal injury** also includes the following **offenses**, but only with respect to **your** law enforcement activities or **your** departmentally approved law enforcement activities for others:

4. Assault and battery;
5. Violation of property rights;
6. Erroneous service of process;
7. **Personal injustices**; or
8. Failure of **your** law enforcement department and its employees to follow departmentally approved policy(ies) or procedure(s).

C. **SECTION IV – DEFINITIONS of COVERAGE PART A – PUBLIC LIABILITY** is amended by the addition of the following definitions:

- A. **Personal injustices** mean any actual or alleged false, negligent, malicious or wrongful arrest, detention, imprisonment, prosecution or conviction, as well as any of the following **offenses** alleged in a claim or **suit** that also alleges false, negligent, malicious or wrongful arrest, detention, imprisonment, prosecution or conviction:
1. Violation of civil rights;
  2. Libel;
  3. Slander;
  4. Defamation;
  5. False light;
  6. Invasion of privacy; or
  7. Failure of your law enforcement department and its employees to follow departmentally approved policy(ies) or procedure(s)
- including but not limited to any actual or alleged emotional distress, physical injury, mental anguish, or other injury, loss, or damage resulting from any of the foregoing.
- B. **Related personal injustices** mean all **personal injustices** that are temporally, logically or causally connected by any common fact, circumstances, situation, transaction, advice or decision. All resulting injury, loss or damage shall be deemed to have occurred at the time of the first **personal injustice** alleged to have resulted in any such injury, loss or damage.

**COVERAGE PART B – PUBLIC OFFICIALS LIABILITY CLAIMS MADE COVERAGE**

A. **SECTION V – DEFINITIONS Paragraph O. of COVERAGE PART B – PUBLIC OFFICIALS LIABILITY CLAIMS MADE COVERAGE** is deleted and replaced with the following:

- O. **Personal injury** means injury, other than **bodily injury**, arising out of one or more of the following **offenses** from the conduct of **your** operations:
- 1 The wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room, dwelling or premises that a person occupies by or on behalf of its owner, landlord or lessor;
  2. Electronic or other publication, transmission, dissemination or storage of material that slanders or libels a person or organization or disparages a person's or organization's goods, products, or services; or
  3. Electronic or other publication, transmission, dissemination or storage of material that violates a person's right of privacy.

**Personal injury** also includes the following **offenses**, but only with respect to **your** law enforcement activities or **your** departmentally approved law enforcement activities for others:

4. Assault and battery;
5. Violation of property rights;
6. Erroneous service of process;
7. **Personal injustices**; or
8. Failure of **your** law enforcement department and its employees to follow departmentally approved policy(ies) or procedure(s).

**B. SECTION V – DEFINITIONS of COVERAGE PART B – PUBLIC OFFICIALS LIABILITY CLAIMS MADE COVERAGE** is amended by the addition of the following definitions:

**A. Personal injustices** mean any actual or alleged false, negligent, malicious or wrongful arrest, detention, imprisonment, prosecution or conviction, as well as any of the following **offenses** alleged in a claim or **suit** that also alleges false, negligent, malicious or wrongful arrest, detention, imprisonment, prosecution or conviction:

1. Violation of civil rights;
2. Libel;
3. Slander;
4. Defamation;
5. False light;
6. Invasion of privacy; or
7. Failure of your law enforcement department and its employees to follow departmentally approved policy(ies) or procedure(s)

including but not limited to any actual or alleged emotional distress, physical injury, mental anguish, or other injury, loss, or damage resulting from any of the foregoing.

**COVERAGE PART B – PUBLIC OFFICIALS LIABILITY**

**A. SECTION IV – DEFINITIONS Paragraph N. of COVERAGE PART B – PUBLIC OFFICIALS LIABILITY** is deleted and replaced with the following:

**N. Personal injury** means injury, other than **bodily injury**, arising out of one or more of the following **offenses** from the conduct of **your** operations:

- 1 The wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room, dwelling or premises that a person occupies by or on behalf of its owner, landlord or lessor;
2. Electronic or other publication, transmission, dissemination or storage of material that slanders or libels a person or organization or disparages a person's or organization's goods, products, or services; or
3. Electronic or other publication, transmission, dissemination or storage of material that violates a person's right of privacy.

**Personal injury** also includes the following offenses, but only with respect to **your** law enforcement activities or **your** departmentally approved law enforcement activities for others:

4. Assault and battery;
5. Violation of property rights;
6. Erroneous service of process;
7. **Personal injustices**; or
8. Failure of **your** law enforcement department and its employees to follow departmentally approved policy(ies) or procedure(s).

**B. SECTION IV – DEFINITIONS of COVERAGE PART B – PUBLIC OFFICIALS LIABILITY COVERAGE** is amended by the addition of the following definitions:

**A. Personal injustices** mean any actual or alleged false, negligent, malicious or wrongful arrest, detention, imprisonment, prosecution or conviction, as well as any of the following offenses alleged in a claim or suit that also alleges false, negligent, malicious or wrongful arrest, detention, imprisonment, prosecution or conviction:

1. Violation of civil rights;
2. Libel;
3. Slander;
4. Defamation;
5. False light;
6. Invasion of privacy; or
7. Failure of your law enforcement department and its employees to follow departmentally approved policy(ies) or procedure(s)

including but not limited to any actual or alleged emotional distress, physical injury, mental anguish, or other injury, loss, or damage resulting from any of the foregoing.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.