



Attached to and made part of Coverage Part 2, **Personal Umbrella** or **Excess Liability**

### **Personal Injury Coverage**

For an additional premium charged, and subject to the Limits of Insurance, it is understood and agreed that this policy provides coverage for claims for "personal injury" covered by "underlying insurance". The insurance provided hereby shall be in excess of such "underlying insurance" and subject to the "retained limit".

"Personal injury" means injury arising out of one or more of the following offenses:

1. False arrest, detention or imprisonment, or malicious prosecution;
2. Libel, slander or defamation of character; or
3. Invasion of the right of private occupancy, wrongful eviction or wrongful entry.

This "Personal injury" coverage does not apply to claims:

1. Arising out of oral or written publication of material, if done by or at the direction of the "Insured" with knowledge of its falsity;
2. Arising out of oral or written publication of material whose first publication of such material or similar material took place before the effective date of this policy;
3. Arising out of the willful violation of a penal statute or ordinance committed by or with the consent of the "Insured"; or
4. For which the "Insured" has assumed liability in a contract or agreement. This exclusion does not apply:
  - (a) to any liability assumed under an Insured Contract, or
  - (b) to liability for damage that the "Insured" would have in the absence of a contract or agreement;

All other terms, conditions, and exclusions shall remain the same.