THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

DISCRIMINATION EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL LIABILITY UMBRELLA COVERAGE PART

The following exclusion is added to Paragraph 2. Exclusions of Section I – Coverage A - Bodily Injury And Property Damage Liability and Paragraph 2. Exclusions of Section I – Coverage B - Personal And Advertising Injury Liability:

This insurance does not apply to any "bodily injury", "property damage" or "personal and advertising injury" resulting from or as a consequence of discrimination of any person, whether intentional or unintentional, based upon but not limited to age, gender, sexual orientation or preference, marital status, race, color, nationality or natural origin, religion, creed, illness, handicap, mental capabilities or condition, or physical capabilities, characteristics or conditions.