

EMPLOYMENT RELATED PRACTICE EXCLUSIONS

This policy does not apply to:

1. Bodily Injury arising out of any:
 - a. Refusal to employ;
 - b. Termination of employment;
 - c. Coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, discrimination or other employment-related practices, policies, acts or omissions; or
 - d. Consequential **PERSONAL INJURY** as a result of a. through c. above.

This exclusion applies whether the **INSURED** may be held liable as an employer or in any other capacity and to any obligation to share damages with or to repay someone else who must pay damages because of the injury.

2. **PERSONAL INJURY** arising out of any:
 - a. Refusal to employ;
 - b. Termination of employment;
 - c. Coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, discrimination or other employment-related practices, policies, acts or omissions; or
 - d. Consequential **PERSONAL INJURY** as a result of a. through c. above.