

**AMERICAN RELIABLE INSURANCE COMPANY
ASSAULT AND BATTERY EXCLUSION**

Coverage afforded by this policy including any obligation or duty of the Company to defend, does not apply to any liability arising out of:

- A. actual, threatened or alleged assault and/or battery committed by any person, whether or not with the actual or constructive consent or participation of any insured.
- B. the failure of any insured or anyone else for whom an insured is legally responsible to prevent or suppress any such actual or threatened assault and/or battery; or
- C. the negligent selection, employment, training, supervision, or retention of any person whose conduct is described in A and/or B above.

Assault and/or battery regarding A, B and C above is not an "occurrence" as defined in this policy.

The Company shall have no duty to defend any claim or suit that includes any of the above claims or allegations, regardless of the circumstances involved in the claim or suit, even though the allegations may be groundless, false or fraudulent.

All other terms, conditions, exclusions and agreements of the policy shall remain unchanged.