

Crossfit Endorsement G1 - 2015

It is hereby agreed and declared that:

Activity Exclusion

We will not indemnify the Insured for the following activities:

- i. sale or hire of fitness equipment;
- ii. swimming instruction;
- iii. sale of product over the internet to the USA or Canada
- iv. for any activities for which the Insured is not qualified; or
- v. ownership or operation of a fitness facility (which without limiting the foregoing includes a gym) at which other operators apart from the Insured carry out instruction or members not under the Insured's instruction attend.

Molestation Defence Costs - \$20,000 Sub- Limit

Notwithstanding exclusion 8.8 Harassment or Sexual or child Molestation Exclusion, We will indemnify the Insured for \$20,000 in Defence Costs for Claims arising from any actual or alleged molestation or, interference with, mental abuse of or physical abuse of persons 18 years or older by an employee or principal of the Insured, but not by any person performing any volunteer service for or on behalf of the Insured.

Nothing in this extension shall require Us to indemnify any employee or principal who has perpetrated any such act of molestation, interference, mental abuse or physical abuse or any Insured who by act or omission has condoned any such act. If it is found by way of an admission by the Insured, judgment or adjudication that such Insured did in fact commit or condone such molestation, interference, mental or physical abuse than any Defence Costs or indemnified under this extension must be repaid by such Insured within thirty days following a request by Us for such repayment.

To the extent that any parts of the above endorsement are found to be invalid or unenforceable, the remainder of each part of the endorsement shall remain in full force and effect.

Subject always to all other policy terms, conditions and exclusions which remain unaltered.

The remainder of this page is intentionally left blank