

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – GENERATIVE ARTIFICIAL INTELLIGENCE

This endorsement modifies insurance provided under the following:

FOLLOWING FORM EXCESS LIABILITY COVERAGE FORM
("FOLLOW FORM XPRESS")

The coverage provided by this Policy is amended to add the following exclusion:

Generative Artificial Intelligence

Insurance provided under this Policy does not apply to any claim, suit, or proceeding against any insured that alleges injury or damage arising out of, directly or indirectly, in whole or in part, "generative artificial intelligence", regardless of any other cause or event, whether occurring concurrently or in any sequence, that contributes to the alleged injury or damage.

For the purposes of this exclusion, "generative artificial intelligence" means any machine-based learning system or model trained on data that is capable of creating content or responses, including but not limited to text, images, audio, video, or code.

We have no duty to defend any claim, suit, or proceeding against any insured, or any person or entity for whom any insured may be responsible, that seeks damages because of injury or damage excluded by this endorsement, regardless of the legal theory alleged.

All other terms and conditions remain unchanged.