

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**COVERAGE LIMITATION ENDORSEMENT**

**1. Animal Liability Exclusion:**

Your policy is changed to read:

Under Coverage L – Personal Liability, we will NOT cover any loss caused by any animal owned by or kept by any “insured”, whether or not the injury occurs on the insured premises or any other location. All other provisions and exclusions apply.

Under Coverage M – Medical Payments to Others, we will NOT cover bodily injury or medical expenses caused by any animal owned or kept by any “insured”, whether or not the injury occurs on the insured premises or any other location. All other provisions and exclusions apply.

**2. Assault and Battery:**

It is agreed that such insurance as is afforded by this policy for Bodily Injury Liability and Property Damage Liability does not apply to liability arising out of any assault and/or battery committed by any “insured” or any employee or agent of the any “insured”.

**3. Punitive or Exemplary Damage Exclusion:**

It is agreed that this policy does not apply to a claim for Punitive or Exemplary Damage. If a suit is brought against any “insured” for a claim falling within the coverage provided under this policy seeking both Compensatory and Punitive or Exemplary Damages, then the Company will afford a defense to such action. The Company shall not have an obligation to pay for any costs, interest or damages attributable to Punitive or Exemplary Damages.

**4. Business Property Exclusion**

If the policy includes Coverage C – Personal Property, the policy is modified as follows:

This Policy does not cover:

- a. Property carried to held as samples or for sale or for delivery after sale; and
- b. Business property while away from the described premises.

**5. Contractors Exclusion:**

Coverage M – Medical Payment to Others is modified as follows:

This Policy excludes liability caused by bodily injury to any person while on the insured premises because a business is conducted or professional services are rendered thereon.

**6. Insured Duties After A Loss**

Conditions, 4. Your Duties After a Loss, is amended to read as follows;

- 4. In case of a loss to covered property, every insured must see that the following are done:

**7. Unusual or Excessive Liability Exposures**

Under Coverage L – Personal Liability, we will NOT cover any loss caused by, or arising out of the use of the following: a trampoline, skateboard ramp, bicycle ramp, swimming pool slide, diving board, unprotected swimming pool or unprotected spa owned by or kept by any “insured”, whether or not the injury occurs on the insured location or any other location. All other provisions of this policy apply.

Under Coverage M – Medical Payments to Others, we will NOT cover bodily injury or medical expenses caused by, or arising out of the use of the following: a trampoline, skateboard ramp, bicycle ramp, swimming pool slide, diving board, unprotected swimming pool or unprotected spa owned by or kept by any “insured”, whether or not the injury occurs on the insured location or any other location. All other provisions of this policy apply.