

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.

ANIMAL LIABILITY – LIMITATION AND REDUCTION OF LIMITS

The following applies to Coverage E – Personal Liability:

We will pay up to a limit of \$50,000 for:

1. A “bodily injury” or “property damage” claim that comes about from an “occurrence” which involves an ANIMAL owned by either the “insured” or a member of the INSURED’S “direct family”.
2. It is hereby known and agreed that the Company WILL NOT PAY FOR ANY claim for “bodily injury” or “property damage” or any other loss or expense which comes about from an “occurrence” which involves an ANIMAL, if the animal is not owned by the “insured” or a member of the INSURED’S “direct family”. This includes animals in the care, custody, or control of the “insured” or any member of the INSURED’S family or “direct family” or household or tenants or guests of the household.

For the purposes of this endorsement, the INSURED’S “direct family” is limited to the INSURED’S parents and the INSURED’S children that live in the INSURED’S household.

All other provisions and terms of this policy apply.