

PLEASE READ THIS ENDORSEMENT CAREFULLY, AS IT MODIFIES THE POLICY.
--

HORSE BOARDING COVERAGE

With respect only to coverage provided by this endorsement, "your" policy is amended as indicated.

COVERAGE

"We" agree to pay legal damages incurred by an "insured" for "bodily injury" or "property damage" arising from the boarding of horses, donkeys, or mules on the "insured premises". The "bodily injury" or "property damage" must arise from an "occurrence".

An "occurrence" is an accident, as perceived from the viewpoint of a reasonable person, causing unexpected "bodily injury" or "property damage" during the policy period. Continuous or repeated exposure to substantially the same harmful conditions, whether producing single or multiple instances of "bodily injury" or "property damage", constitutes a single "occurrence".

SCHEDULE
Number Of Non-Owned Horses, Donkeys, or Mules: _____

(The required information may be shown in the Declarations.)

DAMAGE TO PROPERTY OF OTHERS is amended to include the following:

"We" will pay for "property damage" caused by any "insured" to boarded horses, donkeys, mules, and related equipment (such as saddles and bridles) owned by others and in the care of any "insured" as part of the horse boarding operation.

The most "we" will pay for Damage To Property Of Others is \$5,000 for any one "occurrence". "We" will, at "our" option pay the actual cash value of the damaged property, or "we" will repair or replace the property with property of like kind and quality. Actual cash value is the cost to replace the property, less depreciation for the age and obsolescence of the property. If the damaged property is to be repaired or replaced, "we" will depreciate or reduce the charges for labor or materials.

EXCLUSIONS

The following **EXCLUSION** is added:

1. This coverage does not apply to "bodily injury" or "property damage" arising out of riding lessons, horseshoeing, training, showing, or breeding; or the sale and/or repair of saddles, bridles, and related items; or the conduction of any fair or show open to the public, including, but not limited to, rodeo or competitive events.

Any exclusions stated in the policy related to "business" pursuits or property under the care, custody, or control of any "insured" which are contrary to the coverage provided by this endorsement, do not apply. All other exclusions, terms, and conditions of this policy apply.