

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **EQUINE PROFESSIONAL SERVICES ENDORSEMENT**

This endorsement modifies insurance provided under the following:

### COMMERCIAL GENERAL LIABILITY COVERAGE PART

- A.** The following is added to paragraph **1.a.** of Coverage **A** under Section **I – COVERAGES**:
- "Bodily injury" or "property damage" arising out of an insured's rendering of or failure to render professional services as the owner or operator of an equestrian or stable facility shall be deemed to be caused by an "occurrence".
- For the purposes of determining the limits of insurance provided by this endorsement, any act or omission together with all related acts or omissions in the rendering of these services for any one client will be considered one "occurrence".
- "Property damage" to horses will be subject to a limit of \$150,000 per animal and a \$250,000 annual aggregate limit.
- B.** Only with respect to such professional services, exclusions **g.**, **h.**, **j.(3)**, **(4)**, **(5)**, **(6)**, **k.** and **l.** of Coverage **A** do not apply to "property damage" to:
1. horses that you do not own; or
  2. tack equipment, including but not limited to saddles, harnesses and bridles, that you do not own or that is not in your possession for sales purposes.
- C.** Only with respect to such professional services, subparagraph **(1)** of Coverage **A** exclusion **j.** **Damage to Property** is replaced by the following:
- (1)** Property you rent or occupy, including any costs or expenses incurred by you, or any other person, organization or entity, for repair, replacement, enhancement, restoration or maintenance of such property for any reason, including prevention of injury to a person or damage to another's property;