

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
EQUINE LIMITED PROFESSIONAL SERVICES ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY, PLEASE READ IT CAREFULLY.

THIS ENDORSEMENT modifies insurance provided under the following:

COMMERCIAL LIABILITY COVERAGE GL-100

The Commercial Liability Coverage under this policy is extended to provide coverage for the following:

EQUINE LIMITED PROFESSIONAL SERVICES

- A. With respect to coverage provided by this endorsement, **Exclusions, 3.** is replaced by the following:
3. "We" do not pay for "bodily injury" or "property damage" that arises out of the rendering or the failure to render a professional service, except as covered under Incidental Medical Malpractice Injury Coverage and "equine professional services".
- B. With respect to coverage provided by this endorsement, **Exclusions, Business Pursuits** is added as follows:
- Business Pursuits**
1. "We" do not pay for "bodily injury" or "property damage" arising out of or in connection with a business engaged in by the "insured". This exclusion is not limited to an act or omission, regardless of its nature or circumstance, involving a service or duty rendered, promised,

owed or implied to be provided because of the nature of the business. However, this exclusion does not apply to "equine professional services".

- C. With respect to coverage provided by this endorsement, the following **Definitions** are added or modified:
1. **"Equine Professional Services"** is added as follows:
"Equine professional services" means providing boarding of equine for others, training of equine for others, breeding of equine for "you" or for others, sale of equine by "you", and equine riding instruction for others.
2. Definition 18. **"Property Damage"** is modified by adding the following:
- c. Damages sustained by someone other than the "insured" due to death or loss of use of a horse.

This endorsement is subject to all the "terms" of this policy, unless specifically modified by this endorsement.

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EQUINE LIMITED PROFESSIONAL SERVICES ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY, PLEASE READ IT CAREFULLY.

THIS ENDORSEMENT modifies insurance provided under the following:

COMMERCIAL LIABILITY COVERAGE FORM (FARM PREMISES AND OPERATIONS) GL-610

The Commercial Liability coverage (Farm Premises And Operations) is extended to provide the following coverage.

EQUINE LIMITED PROFESSIONAL SERVICES

- A. With respect to coverage provided by this endorsement, **Exclusions, 3.** is replaced by the following:
3. "We" do not pay for "bodily injury" or "property damage" that arises out of the rendering or the failure to render a professional service.

However, this exclusion does not apply to professional services applicable to "equine professional services".

- B. With respect to coverage provided by this endorsement, **Exclusions, Business Pursuits** is added as follows:

Business Pursuits

1. "We" do not pay for "bodily injury" or "property damage" arising out of or in connection with a business engaged in by the "insured". This exclusion is not limited to an act or omission, regardless of its nature or circumstance, involving a service or duty rendered, promised, owed or implied to be provided because of the nature of the business.

However, this exclusion does not apply to "equine professional services".

- C. With respect to coverage provided by this endorsement, the following **Definitions** are added or modified:

1. **"Equine Professional Services"** is added as follows:

"Equine professional services" means providing boarding of equine for others, training of equine for others, breeding of equine for "you" or for others, sale of equine by "you", and equine riding instruction for others.

"Equine professional services" does not apply to the following:

- a. veterinary and other medical or therapeutic practitioners; or
b. farrier (blacksmith or shoeing) operations.

2. Definition 16. **"Property Damage"** is modified by adding the following:

- c. damages sustained by someone other than the "insured" due to death or loss of use of a horse.

This endorsement is subject to all the "terms" of this policy, unless specifically modified by this endorsement.