

BUSINESSOWNERS ANIMAL COVERAGE

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is not covered.

Throughout the policy, the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the Company providing this insurance. Other words and phrases that appear in quotation marks have special meaning. Refer to **SECTION F – DEFINITIONS**.

The following is added to **SECTION I - PROPERTY, A. Coverage:**

We will pay for "loss" to Covered Property from any of the Covered Causes of Loss.

1. Covered Property

Covered Property as used in this Coverage Form means domestic animals belonging to others, while in your care, custody and control, for examination, treatment, grooming, boarding, or breeding, including while in transit in your vehicles.

2. Property Not Covered

Any animal which it is illegal to possess under any federal or state statutes or administrative regulations or a local jurisdiction's municipal code.

3. Covered Causes of Loss

Covered Causes of Loss means risks of direct physical "loss" to Covered Property except those causes of "loss" listed in the Exclusions.

4. Coverage Extensions

The Limit for these Coverage Extensions are in addition to the applicable Limit of Insurance shown in the Declarations.

a. Uncollectible Charges

We will pay up to \$250 per "loss" for charges of a customary nature that have accrued for professional services or board furnished by you for the insured animals when such charges are unpaid and rendered uncollectible from the customers by reason of a Covered Cause of Loss.

b. Advertising Expense or Reward

We will pay expenses up to \$500 per "loss" for costs of reward and advertising in local newspapers to aid in the recovery of animals lost or stolen while in the custody or control of the insured.

c. Veterinary Services

We will pay expenses up to \$500 per "loss" for veterinary services to your customers' animals that are injured while in your care, custody or control. This extension of coverage does not apply if your business is a veterinary clinic, animal hospital or provides veterinary services.

B. EXCLUSIONS

We will not pay for a "loss" caused directly or indirectly by any of the following. Such "loss" is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the "loss."

1. Governmental Action

Seizure or destruction of property by order of governmental authority.

But we will pay for "loss" caused by or resulting from acts of destruction ordered by governmental authority and taken at the time of a fire to prevent its spread if the fire would be covered under this Coverage Form.

2. Nuclear Hazard

- a. Any weapon employing atomic fission or fusion; or
- b. Nuclear reaction or radiation, or radioactive contamination from any other cause. But we will pay for direct "loss" caused by resulting fire if the fire would be covered under this Coverage Form.

3. War And Military Action

- a. War, including undeclared or civil war;
- b. Warlike action by a military force, including action in hindering or defending against an actual or expected attack by any government, sovereign or other authority using military personnel or other agents; or
- c. Insurrection, rebellion, revolution usurped power or action taken by governmental authority in hindering or defending against any of these.

4. Professional Services

Injury caused by any act or omission in the furnishing of professional services in the practice of your profession as stated in the declarations.

5. Natural Causes

Sickness, disease or natural causes, or any pre-existing condition of the animal prior to your care, custody and control of the animal.

6. Dishonest Acts

Dishonest or criminal act committed by:

- a. You, any of your partners, employees, directors, trustees, or authorized representatives;
- b. Anyone else with an interest in the animal, or their employees or authorized representatives; or
- c. Anyone else to whom the animal is entrusted for any purpose.

This exclusion applies whether or not such persons are acting alone or in collusion with other persons or such acts occur during the hours of employment.

This exclusion does not apply to animals that are entrusted to others who are carriers for hire or to acts of destruction by your employees. But theft by employees is not covered.

7. Voluntary Parting

Voluntary parting with any animal by you or anyone entrusted with the animal if induced to do so by any fraudulent scheme, trick, device or false pretense.

8. Unauthorized Transfer

Unauthorized instructions to transfer property to any person or to any place.

C. LIMITS OF INSURANCE

The most we will pay for "loss" in any one occurrence is the applicable Limit of Insurance shown in the Declarations.

D. DEDUCTIBLE

We will not pay for "loss" in any one occurrence until the amount of the adjusted "loss" before applying the applicable Limits of Insurance

exceeds the Deductible shown in the Declarations. We will then pay the amount of the adjusted "loss" in excess of the Deductible, up to the applicable limit.

E. ADDITIONAL CONDITIONS

The following condition applies in addition to the Commercial Businessowners Conditions and the Common Policy Conditions:

Coverage Territory

We will cover animals wherever located within:

1. The United States of America and its territories and possessions; and

2. Canada.

F. DEFINITIONS

"Loss" means accidental injury, death (including necessary destruction), damage, theft or escape.

This endorsement does not change any other provision of the policy.