

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PET GROOMING LIABILITY ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

A. Section II - Liability, A. Coverages, 1. Business Liability is amended as follows:

1. The following is added to **paragraph 1.a. of Section II - Liability, A. Coverages, 1. Business Liability:**

"Property damage" arising out of the rendering or failure to render any grooming service of dogs, cats or other domesticated animals shall be deemed to be caused by an "occurrence".

2. For the purpose of determining the limits for the insurance provided by this endorsement, any act or omission together with all related acts or omissions in the furnishing of these services for any one person will be considered one "occurrence".

3. **Exclusion k. (4) of Section II - Liability B.** Exclusions does not apply to dogs, cats and other domesticated animals entrusted to the insured's care.

4. Property Damage Deductible - \$100 per claim:

- a. Our obligation under Property Damage Liability coverage for this endorsement applies only to the amount of damages in excess of the deductible amount stated above.
- b. The stated deductible applies on a per claim basis to all damages because of "property damage" sustained by one person or

organization as the result of any one "occurrence".

- c. The terms of this insurance, including those with respect to:

(1) Our right and duty to defend any "suits" seeking those damages; and

(2) Your duties in the event of an "occurrence", claim or "suit" apply irrespective of the application of the deductible amount.

- d. We may pay any part or all of the deductible amount to effect settlement of any claim or "suit" and, upon notification of the action taken, you shall promptly reimburse us for such part of the deductible amount as has been paid by us.

5. The following is added to **paragraph 2. of K. Transfer of Rights of Recovery Against Others To Us in Section III - Common Policy Conditions (APPLICABLE TO SECTION I - PROPERTY AND SECTION II - LIABILITY):**

Any recoveries hereunder shall be applied in the following order: To reimburse

- a. Any interest (including the insured) that may have paid any amount with respect to liability in excess of the limit of our liabilities hereunder;

- b. Us for the amount paid hereunder;
- c. All other interests (including the insured) with respect to the residue, if any.

When we have elected to participate in the exercise of the insured's right of recovery, reasonable expenses resulting therefrom shall be apportioned among all interests in the ratio of their respective recoveries.

All Other Terms And Conditions Of This Policy Remain Unchanged.