

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ANIMAL INJURY EXCLUSION

Attached to and forming part of **Your** policy.

SECTION II - EXCLUSIONS

For the premium charged, it is understood and agreed that this insurance does not apply to any occurrence or damages caused by any animal. The following is added to:

E. Coverage L - Personal Liability and Coverage M - Medical Payments to Others

Coverages **L** and **M** do not apply to the following:

Animal Injury

"Bodily Injury" or **"Property Damage"** arising out of any occurrence caused by an animal including, but not limited to, a bite or scratch by an animal. This exclusion shall apply to both the obligation to pay damages and the obligation to defend an action alleging **bodily injury** or **property damage** caused by an animal owned by or in the care, custody or control of

- a. the insured; or
- b. any member of the insured's family or household; or
- c. any occupant and/or tenant.

In this form, **occupant** and/or **tenant** means one who occupies or temporarily possesses real property of the insured or who rents or leases real property from the insured.

All other terms and conditions of this policy apply.