

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.
EXCLUSION - SWIMMING POOL, SPA OR POND

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

EXCLUSIONS

For the premium charged, the following is added to **EXCLUSIONS**.

Coverages L and M do not apply to "bodily injury", "property damage" or medical payments to others:

1. Arising out of the ownership, maintenance or use of a swimming pool, spa (hot tub) or pond by
 - a. the insured;
 - 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.