

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## EQUINE PROFESSIONAL LIABILITY COVERAGE ENDORSEMENT

This endorsement modifies insurance provided under the following:

### COMMERCIAL GENERAL LIABILITY COVERAGE PART

It is hereby understood and agreed that coverage part CG 00 01 01 96 is amended to include the following:

The Company will pay on behalf of the Named Insured those sums which the Named Insured shall become legally obligated to pay including the cost of defense fees in respect of a claim directly due to any negligent act, error or omission by the insured Professional person solely as a result of providing professional services or failure to provide professional services for which the Named Insured is found legally responsible for such acts occurring during the policy period.

### EXCLUSIONS

The coverage provided by this endorsement does not apply to:

- A. Veterinary and other medical or therapeutic practitioners.
- B. Farrier (blacksmith and shoeing) operations.
- C. The return of any fees paid by any client or club member.
- D. Relief or redress other than monetary damages.
- E. Any fraudulent, dishonest or criminal act.
- F. Any willful violation of statute, ordinance or law.
- G. Any Insured gaining any profit or advantage to which they are not legally entitled.
- H. Mental injury, mental anguish or emotional distress.
- I. Antitrust, price fixing or restraint of trade.

### CONDITIONS

In the event that the policy to which this endorsement is attached expires or is cancelled, this coverage shall automatically terminate.

Coverage is provided anywhere in the world for claims in respect of damages as a result of any negligent, error, or omission. However, we will only defend or make settlements in regard to a suit if it is filed against you in the United States of America.

Coverage is limited in respect of physical damage to or loss of use of a horse to \$100,000 any one horse, and \$250,000 annual aggregate for all such claims.

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This endorsement does not increase the limits, either Occurrence or Aggregate, as shown in the declarations.

If you have any other insurance or benefits that provide liability insurance coverage, we will pay only the excess over what you received or should have received from those other coverages. We will pay only the excess regardless of whether you can collect on the other coverages or not. We will have no duty to defend any claim or suit that any other insurer has a duty to defend.

This endorsement is subject otherwise to the terms, conditions, exclusions and limitations of the policy.