

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **PET SERVICES ENDORSEMENT**

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

**SECTION I – PROPERTY** is amended as follows:

### **A. Covered Property**

The following is added to paragraph **1.b.** of the **Covered Property** section of part **A. Coverage**:

1. Animals owned by your clients while in your care, custody or control for pet treatment, care, training or grooming or operating a pet boarding facility.

### **B. Property Not Covered**

The following is added to paragraph **2. Property Not Covered**, of part **A. Coverage**:

1. Any animals not owned by your clients.
2. Livestock or Exotic Animals.

### **C. Additional Coverages**

The following are added to paragraph **5. Additional Coverages**, of part **A. Coverage**:

1. Recovery Expense Coverage

We will reimburse you up to \$500 for expenses you incur for attempting to recover animals, which are lost or stolen while in your care, custody or control.

2. Reward Expense Coverage

We will reimburse you up to \$1,000 for expenses you incur for rewards for the safe return of, or information leading to the safe return of animals which are lost or stolen while in your care, custody or control.

### **D. Exclusions**

**Part B. Exclusions** is amended as follows:

The following exclusion are added:

Any loss to animals caused by or resulting from:

1. Theft from any unattended vehicle, except those in the custody of a carrier for hire; or
2. Any disease or parasite infestation, or the treatment for any disease or parasite or infestation; or

3. Any condition or injury for which the animal is in your care for professional services or treatment for that condition or injury; or
4. Seizure, confiscation or destruction by or at the direction of any government authority.

### **E. Limits of Insurance**

Part **C. Limits of Insurance** is replaced by:

The most we will pay is \$5,000 in any one occurrence and not more than \$1,000 for any one animal.

### **F. Deductible**

A \$250 per occurrence deductible applies.

### **G. Loss Payment**

The following is added to Paragraph **5. Loss Payment** of part **E. Property Loss Conditions**:

In the event of loss or damage, we will settle the loss on the basis of fair market value of the animals at the time of loss.

**SECTION II – LIABILITY** is amended as follows:

### **A. Business Liability**

The following is added to paragraph **1.** of the **Business Liability** section of Part **A. Coverages**:

1. "Property damage" arising out of the rendering of or failure to render professional services in the course of pet treatment, care, training or grooming or operating a pet boarding facility.

### **B. Exclusions**

**Part B. Exclusions** is amended as follows:

The following exclusions do not apply:

1. Paragraph **1.j. Professional Services**
2. Paragraph **1.k. Damage to Property** does not apply to animals owned by your clients while in your care, custody, or control.

The following exclusion are added:

1. Liability assumed by you under any agreement guaranteeing results of any professional services provided.
2. "Property damage" to any animal under your care, custody or control arising out of a criminal act committed by an insured.
3. Liability resulting from theft of any animal.
4. "Property damage" caused intentionally by the insured or at the insured's discretion.

**C. Deductible**

A \$250 per occurrence property damage deductible applies.

SPECIMEN