

PLEASE READ THIS ENDORSEMENT CAREFULLY, AS IT MODIFIES THE POLICY.

HORSE/RODEO BUSINESS EXCLUSION

EXCLUSIONS

The following exclusion is added to "your" policy.

There is no coverage provided under any of the coverage parts of the policy for "bodily injury" or "property damage" incurred to or by any person, employee, or "insured" arising out of the ownership, operation, or maintenance of any commercial activity related to the:

- a. Provision of riding lessons, boarding, or training of horses for a charge;
- b. Showing or racing of horses, including training or preparation;
- c. Horseshoeing;
- d. Breeding of horses including all liability of any "insured" relating to the failure of the horses, or of their sperm or eggs, to perform as warranted or stated in any contract or agreement, for reproductive purposes or otherwise;
- e. Rodeo practice or competition, or other contest or competitive event involving the use of horses, bulls, or other livestock;
- f. Permitting others access to the "insured premises" (or "insured location"), or the transportation of any horses, bulls, or livestock if related to the activities described above.

"We" will not provide a legal defense or indemnify any "insured" for damages, fines, or penalties arising from a lawsuit or administrative proceeding pertaining to these activities.

All other terms and conditions of this policy apply.

Policy Number

Insured's Name (Please Print)

Date

Insured's Signature

*If this copy of the endorsement does not contain the "insured's" signature,
the original signed by the "insured", is on file with "us".*