

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LIMITED ANIMAL LIABILITY ENDORSEMENT – FLORIDA

This endorsement modifies **SECTION II – LIABILITY COVERAGES** and **SECTION II - EXCLUSIONS** for **Coverage E** in the policy form with respect to the amount of our liability for damages caused by an “occurrence” which arises wholly or in part out of any “bodily injury” or “property damage” arising from an animal owned by any “insured”.

With respect to coverage that is provided with this endorsement, Paragraph **A.** in **SECTION II – LIABILITY COVERAGES, Coverage E – Personal Liability** is deleted and replaced by the following:

A. Coverage E – Personal Liability

If a claim is made or a suit is brought against an "insured" for damages because of "bodily injury" or "property damage" caused by an "occurrence" to which this coverage applies, we will:

1. Except as provided in **A.2.** below, pay up to our limit of liability for the damages for which an "insured" is legally liable. Damages include prejudgment interest awarded against an "insured";
2. Pay for damages caused by an “occurrence” which arises out of any direct physical contact with an animal that is owned by any “insured”, whether or not the injury or damage occurs on “your” premises or any other location, subject to the exclusion described in **b.**, **Exclusion 7.** below.

Our total liability in an annual policy period under the Animal Liability Special Limit Endorsement for loss resulting from total offenses during the policy period will not be more than \$25,000 for “insureds”, claims made, “occurrences”, persons injured or animals involved; and

3. Provide a defense at our expense by counsel of our choice, even if the suit is groundless, false or fraudulent. We may investigate and settle any claim or suit that we decide is appropriate. Our duty to settle or defend ends when our limit of

liability for the "occurrence" has been exhausted by payment of a judgment or settlement subject to the limit of liability in paragraph **A.2.**

The following paragraph is added to **SECTION II – EXCLUSIONS, F. Coverage E – Personal Liability**:

7. “Bodily injury” or “property damage” caused by any animal(s) owned or kept, including temporary supervision, by “you” or any “insured”, resident or tenant of your household, or guest of any preceding persons of the “residence premises”, whether or not the injury or damage occurs on the “residence premises” or any other location if the animal:
 - a. Has any prior documented incident(s) of biting or attacking that required professional medical treatment; or
 - b. Is any non-domestic, exotic, farm, riding or saddle animal; or
 - c. Is owned or kept by any “insured” at the time of the application and not disclosed on the application; or
 - d. Requires a permit or license under Florida law or is otherwise prohibited under Florida Law

This exclusion also applies to loss and expense costs arising out of **7.**

All other provisions and exclusions of the policy apply.