

ANIMAL BOARDING

(The information required below may be shown on the "declarations".)

For each location or situation described below, the "limit" shown is the most that "we" will pay for a loss:

	Limit
1. For all animals on the described premises at:	
a.	\$ _____
b.	\$ _____
c.	\$ _____
2. For each animal	\$ _____
3. For animals in transit	\$ _____

Deductible

The following deductible amount will apply to each loss after all other adjustments have been made: \$ _____

PROPERTY COVERED

"We" cover animals that belong to "your" customers while they are in "your" custody.

PROPERTY EXCLUDED

"We" do not cover animals that "you" accept from "your" customers for the treatment of a disease or injury.

PERILS COVERED

1. "We" pay for loss resulting from the immediate death or destruction of animals covered by this endorsement caused or made necessary by:
 - a. fire;
 - b. lightning;
 - c. windstorm;
 - d. hail;

- e. explosion;
 - f. smoke;
 - g. strike, riot, or civil commotion;
 - h. vehicles -- this means the physical contact of a vehicle with covered property, except as excluded;
 - i. aircraft, spacecraft, and self-propelled missiles -- this includes objects that fall from these items;
 - j. earthquake -- this includes landslide, mudflow, and the rising, sinking, or shifting of the earth caused by earthquake;
 - k. flood -- this means the overflow of a stream, river, or other body of water;
 - l. collision, derailment, upset, or overturn of a transporting land vehicle;
 - m. vandalism -- this means willful and malicious damage to or destruction of covered animals;
 - n. sinkhole collapse;
 - o. volcanic action; and
 - p. electrocution.
2. "We" also pay for loss caused by the theft of animals covered by this endorsement.

EXCLUSIONS

1. "We" do not pay for loss if one or more of the following excluded perils apply to the loss, regardless of other causes or events that act to produce the loss before, at the same time as, or after the excluded peril.

"We" do not pay for a loss that results from:

- a. a dishonest or illegal act, alone or in collusion with another, by:
 - 1) "you";
 - 2) others who have an interest in the property;
 - 3) others to whom "you" entrust the property; or
 - 4) the employees or agents of 1), 2), or 3), whether or not they are at work."We" do pay for loss caused by dishonest acts by carriers or other bailees for hire;
 - b. mysterious disappearance;
 - c. escape;
 - d. injury or decrease in value that results from theft or attempted theft;
 - e. vehicles owned or operated by "you", "your" employees, or "your" tenants;
 - f. the coupling or uncoupling of a railroad car; or
 - g. disease, sickness, or injury.
2. The General Exclusions that apply to Coverage F also apply to the property covered by this endorsement.

LOSS SETTLEMENT PROVISIONS

1. The smallest of the following amounts is the most "we" pay for loss to an animal covered by this endorsement:
- a. that part of the loss over the deductible shown above;
 - b. the actual cash value of the animal at the time of loss;

- c. the cost to replace the animal with one of equal value;
 - d. the amount of "your" insurable interest in the animal; or
 - e. the applicable "limits" shown above.
2. "We" have the right to:
- a. settle the loss with "you"; or
 - b. settle the loss with the owner of the animal. Payment to the owner of the animal will satisfy "our" obligation to "you" for loss to that animal.

3. "We" have the right to provide for a defense if legal proceedings arising out of a loss to covered animals are brought against an "insured". The expense of this defense, if "we" provide it, will be at "our" cost. It will not reduce the applicable "limits".

All other "terms" that apply to Coverage F also apply to the coverage provided by this endorsement.