BIRDS, VERMIN, RODENTS, INSECTS, RACCOONS, SKUNKS OR DOMESTIC ANIMALS EXCLUSION
(For Use With ML-3 and ML-3T)

This endorsement is subject to the terms contained in your policy.

EXCLUSION
The Birds, Vermin, Rodents, Insects or Domestic Animals Exclusion in your policy is deleted and replaced as follows:

Birds, Vermin, Rodents, Insects, Raccoons, Skunks or Domestic Animals—We do not pay for loss or damage caused by birds, vermin, rodents, insects, raccoons, skunks or domestic animals.

All other terms and conditions remain unchanged.