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 EXCLUSION**
(For Use With ML-5 and ML-5T)

- **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. **We** pay for loss or damage by domestic animals other than those domestic animals owned or kept by an insured.

All other terms and conditions remain unchanged.