ADDITIONAL EXCLUSION
(CAMPS)

Refer to the Supplemental Declarations if information is not shown on this form.
The coverage under thisThis endorsement is subject to the ***terms*** contained in ***your*** policy.

WHAT *WE* PAY FOR

The following coverage is added to Coverage L-***Bodily Injury*** And ***Property Damage***.

1. the Liability ***We*** pay those sums when the ***insured*** is legally obligated to pay damages because of ***bodily injury*** or ***property damage*** to which this coverage. applies, arising out of the ownership, maintenance or use of canoes and rowboats.

This endorsement forms a part of the policy identified below:

Policy No. _____.

Named Insured _____.

Description of Premises:

___
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DEFINITION The following definitions are added to the DEFINITIONS section of the Liability coverage.

1. ***Named insured's watercraft*** means:
   a. watercraft owned or used by, or rented to the ***named insured*** or rented to others by or through the ***named insured***; or
   b. any other watercraft powered in whole or in part by an outboard motor owned or used by, or rented to the ***named insured*** or rented to others by or through the ***named insured***.
2. ***Saddle animal*** means ***saddle animals*** owned or used by, or rented to the ***named insured*** or rented to others by or through the ***named insured***.

EXCLUSIONS WHAT *WE* DO NOT PAY FOR

The following These exclusions are added to the EXCLUSIONS shown in the Liability coverage.
We do not pay for loss resulting directly or indirectly from the following apply unless specific coverage is added to ***your*** policy:.

A. The following exclusion is added to Coverage L-***Bodily Injury*** And ***Property Damage***, and when applicable to ***your*** policy, Coverage P-***Personal And Advertising Injury*** Liability.

1. **First Aid** under the SUPPLEMENTARY PAYMENTS provision, expenses incurred by the ***insured*** for first aid to any camper.
2. **Infirmaries, Clinics, Hospitals** if If the camp hasowns or operates an infirmary with facilities for lodging and treatment or a public clinic or hospital, the coverage DOES NOT APPLY to: , ***we*** do not pay for ***bodily injury***, ***property damage***, and when applicable to ***your*** policy, ***personal and advertising injury***, arising out of:
   a. theThe rendering of or failing to render:
      1) medicalMedical, surgical, dental, X-ray or nursing service or, treatment, advice or instruction, or the associated furnishing of food or beverages in connection with such services or treatments;

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2) ~~any~~Any service ~~or~~, treatment, advice or instruction conducive to health or of a professional nature; or

3) ~~any~~Any cosmetic, personal grooming or ~~tonsorial~~skin care service ~~or~~, treatment, advice or instruction;

~~b. the~~ b. The furnishing or dispensing of drugs or medical, dental, or surgical supplies or appliances; or

c. ~~the~~The handling or treatment of ~~or performing of autopsies~~dead bodies.

~~3. **Watercraft *bodily injury*** and/or ***property damage*** arising out of the use of the ***named insured's watercraft***, except canoes or rowboats.~~

~~4~~This exclusion applies even if the claims against an ***insured*** allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of other persons by an ***insured***.

B. The following exclusion is added to Coverage L-***Bodily Injury*** And ***Property Damage***.

1. **Saddle Animals**-***We*** do not pay for ***bodily injury*** ~~and/~~or ***property damage*** arising out of the maintenance or use of saddle animals owned or used by, or rented to ***you*** or rented to others by or through ***you***.

C. The following exclusion is added to Coverage M-Medical Payments.

1. ***We*** do not pay ***medical expenses*** for ***bodily injury*** to any camper.

All other ***terms*** and conditions remain unchanged.

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