

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PET SITTING AND PLANT CARE SERVICES

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

The following is added to Paragraph **A.5. Additional Coverage of Section I - Property**:

s. Key and Lock Replacement

- a. We will pay for the cost to replace keys and locks at the customer's premises due to theft or other loss to keys entrusted to you by your customer.
- b. We will not pay for:

Loss or damage resulting from theft or any other dishonest or criminal act that you or any of your partners, members, officers, "employees", managers, directors, trustees, authorized representatives or anyone to whom you entrust the keys of a customer for any purpose commit, whether acting alone or in collusion with other persons.

- c. The most we will pay under this Additional Coverage for all loss or damage in any one occurrence is \$5,000.
- d. A per occurrence deductible of \$100 will apply.

The following is added to Paragraph **A. Coverages of Section II - Liability**:

3. Liability For Customers' Property

- a. We will pay those sums that you become legally obligated to pay as damages because of loss or destruction of, or damage to property belonging to your customer while the property is in your possession. We will have the right and duty to defend the insured against any "suit" seeking those damages. However, we will have no duty to defend the insured against any "suit" seeking

damages for "property damage" to which this insurance does not apply. We may, at our discretion, investigate any "occurrence" and settle any claim or "suit" that may result. But:

- (1) The amount we will pay for damages is limited as described in Paragraph **D - Liability And Medical Expenses Limits Of Insurance in Section II - Liability**; and
- (2) Our right and duty to defend end when we have used up the applicable Limit of Insurance in the payment of judgments or settlements or medical expenses.

- b. This insurance applies to damages resulting from the loss or destruction of, or damage to property belonging to your customers only if the loss or destruction of, or damage to property took place in the "coverage territory" during the policy period.

A. The following is added to Paragraph **B. Exclusions of Section II - Liability**:

4. Applicable To Liability For Customers' Property

This insurance does not apply to:

- a. Liability excluded under Business Liability Coverage.

However, with respect to the coverage provided for damage to Customers' Property, Exclusion **B.1.k.(4)** of **Section II - Liability** does not apply;

- b. Dishonest acts committed by you, your partners, members or managers;

- c. Loss or destruction of or damage to property resulting from seizure or destruction of the property by order of governmental authority; and
- d. Liability incurred from your release of any other person or organization from legal liability.
- e. Animals boarded by you.

B. The following is added to Paragraph D. Liability And Medical Expenses Limits Of Insurance of Section II - Liability:

5. Liability For Customers' Property Limits Of Insurance

- a. The most we will pay for all damages because of loss or destruction of or damage to property belonging to your customers in any one "occurrence" is \$10,000 unless a higher amount is shown in the Declarations.

- b. Subject to the applicable limit stated above in **5.a.**, the most we will pay for all damages because of loss or destruction of or damage to property belonging to any one customer is \$2,500, unless a higher amount is shown in the Declarations.

All loss, destruction or damage involving a single act or series of related acts whether caused by one or more persons is considered one "occurrence".

SPECIMEN

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.