

POLICY NUMBER:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ANIMAL LIABILITY SUBLIMIT ENDORSEMENT - MASSACHUSETTS

Coverage under Section II – Liability Coverages, Coverage **E** will apply to all “bodily injury” or “property damage” for which an “insured” is liable, and that is caused, in whole or in part, by any animal(s) owned or kept by any “insured”. Your coverage under Section II - Liability Coverages, Coverage **E** is subject to the exclusions and conditions listed in your policy, except to the extent that they are modified by this Endorsement.

The limit of liability that is shown below under **Sublimit of Liability** is the total limit of coverage for this Endorsement for all activity or conduct of any animal(s) owned or kept by any “insured”.

This endorsement changes your policy as follows:

SECTION II – LIABILITY COVERAGES

Under A. Coverage E – Personal Liability

Paragraph **A. 1.** is replaced by:

- A.1.** Pay up to our limit of liability for the damages for which an “insured” is legally liable, except for where the Sublimit of Liability applies. Damages will include all prejudgment interest awarded against an “insured”; and

Paragraph **C.** is added as follows:

C. Sublimit of Liability

The **Sublimit of Liability** which is shown below is the total limit for each loss, and all losses in aggregate, for any “bodily injury” or “property damage” that arises out of or is caused, in whole or in part, by “Animal Liability”.

1. Animal Liability means all “bodily injury” or “property damage” for which an insured is legally liable that arises out of or is caused, in whole or in part, by any animal(s) owned or kept by any “insured”.
2. Under Coverage **E**, we will pay up to the **Sublimit of Liability** that is shown below for any “bodily injury” or “property damage” that arises out of or is caused, in whole or in part, by “Animal Liability”. All the other provisions and exclusions in your policy still apply.
3. **Sublimit of Liability - Coverage E: \$100,000.00**
 - a. This is the most we will pay regardless of the number of locations that are insured under the policy that this endorsement is attached to.
 - b. This is the most we will pay regardless of the number of persons who are injured.
 - c. This is the most we will pay regardless of the number of persons whose property is damaged.
 - d. This is the most we will pay regardless of the number of “insured(s)” under the policy.
 - e. This is the most we will pay regardless of the number of “occurrences” or claims made.

This sublimit does not increase the **Section II – Liability Coverages**, Coverage **E** limit of liability in any way.

SECTION II – CONDITIONS

Condition **B. Severability of Insurance** does not apply to the aggregate **Sublimit of Liability** that is described in this Endorsement.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.