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SERVICE SINCE 1938

CANINE RELATED INJURIES OR DAMAGES EXCLUSION

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

DEFINITIONS

The following definition applies to this policy form:

1. *Dangerous dog* means any dog which:
   a. Without justification attacks a person, companion animal, farm animal or domestic animal and causes physical injury or death;
   b. Behaves in a manner which a reasonable person would believe poses a serious and unjustified imminent threat of serious physical injury or death to one or more persons, companion animals, farm animals or domestic animals; or
   c. Without justification attacks a service dog, guide dog or hearing dog and causes physical injury or death.

EXCLUSIONS

The following is added to the Exclusions in the liability coverage part of *your* policy.

1. Coverage L and Coverage M do not apply to *bodily injury* or *property damage* caused, in whole or in part, by any dog or other canine owned, harbored or in the care of an *insured*, tenant or occupant of the *insured premises* when such injury or damage is caused by or contributed to by any dog or other canine:
   a. Deemed a *dangerous dog* pursuant to New York state law;
   b. Trained to guard or attack people, property or other animals;
   c. That has a history of one or more attacks on people, property or other animals that is verifiable from insurance claims records, police or public record sources; or
   d. That has not had inoculations as required by law.

   This exclusion applies without regard to any other cause or event that contributes concurrently or in any sequence to the loss.

   However, this exclusion does not apply to guide dogs, hearing dogs and other dogs trained to assist the physically challenged.

All other *terms* and conditions remain unchanged.