



## CAMPS

This 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. *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.

### WHAT WE DO NOT PAY FOR

These exclusions 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. **Infirmaries**-If the camp owns or operates an infirmary with facilities for lodging and treatment, *we* do not pay for *bodily injury*, *property damage*, and when applicable to *your* policy, *personal and advertising injury*, arising out of:
  - a. The rendering of or failing to render:
    - 1) Medical, surgical, dental, X-ray or nursing service, treatment, advice or instruction, or the associated furnishing of food or beverages;
    - 2) Any service, treatment, advice or instruction conducive to health or of a professional nature; or
    - 3) Any cosmetic, personal grooming or skin care service, treatment, advice or instruction;
  - b. The furnishing or dispensing of drugs or medical, dental, or surgical supplies or appliances; or
  - c. The handling or treatment of dead bodies.

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* 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.