



## ADDITIONAL EXCLUSION (CAMPS)

Refer to the Supplemental Declarations if information is not shown on this form.

The coverage under this endorsement is subject to the **terms** contained in the Liability coverage.

This endorsement forms a part of the policy identified below:

Policy No. \_\_\_\_\_.

**Named Insured** \_\_\_\_\_.

### Description of Premises:

**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

The following exclusions are added to the EXCLUSIONS shown in the Liability coverage.

**We** do not pay for loss resulting directly or indirectly from the following unless specific coverage is added to **your** policy:

1. **First Aid**-under the SUPPLEMENTARY PAYMENTS provision, expenses incurred by the **insured** for first aid to any camper.
2. **Infirmaries, Clinics, Hospitals**-if the camp has an infirmary with facilities for lodging and treatment or a public clinic or hospital, the coverage DOES NOT APPLY to:
  - a. the rendering of or failing to render:
    - 1) medical, surgical, dental, X-ray or nursing service or treatment, or the furnishing of food or beverages in connection with such services or treatments;
    - 2) any service or treatment conducive to health or of a professional nature; or
    - 3) any cosmetic or tonsorial service or treatment;
  - b. the furnishing or dispensing of drugs or medical, dental, or surgical supplies or appliances; or
  - c. the handling of or performing of autopsies.
3. **Watercraft-bodily injury** and/or **property damage** arising out of the use of the **named insured's watercraft**, except canoes or rowboats.
4. **Saddle Animals-bodily injury** and/or **property damage** arising out of the maintenance or use of **saddle animals**.