



## CLUBS

Refer to the Declarations if information is not shown on this form.  
This endorsement is subject to the *terms* contained in *your* policy.

### SCHEDULE

Description of premises:

### DEFINITIONS

1. With respect to *bodily injury* or *property damage* arising out of *your product* on, from or in connection with the use of any premises shown in the Schedule; paragraph a. of the definition for *products/completed operations hazard* in the General Liability Coverage is deleted and replaced with the following:
  - a. *Products hazard* means *bodily injury* or *property damage* arising out of *your product* after physical possession of it has been relinquished to others.

### 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

The following exclusions are added to Coverage L-*Bodily Injury And Property Damage*, and when applicable to *your* policy, Coverage P-*Personal And Advertising Injury Liability*.

1. *We* do not pay for *bodily injury, property damage*, and when applicable to *your* policy, *personal and advertising injury*, arising out of:
  - a. **Saddle Animals**-The maintenance or use of saddle animals owned or used by, or rented to *you* or rented to others by or through *you*.
  - b. **Athletic Activities**-Practicing for, or participating in, an athletic or sports activity or contest conducted away from any premises shown in the Schedule.  
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*.

All other *terms* and conditions remain unchanged.