



CLUBS

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

We provide coverage under this endorsement 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:

ADDITIONAL DEFINITIONS

1. **Named Insured's Saddle Animals** means saddle animals owned, used by or rented to the **named insured** or rented to others by or through the **named insured**.
2. **Named Insured's Watercraft** means:
 - a. watercraft owned, used by or rented to the **named insured** or rented to others by or through the **named insured**;
 - 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**; or
 - c. Watercraft **Business** means the **business** or occupation of selling, repairing, servicing, storing, dry-docking or mooring watercraft.

WHAT WE PAY FOR

The **Products/Completed Operations Hazard** definition as shown in the Liability coverage is deleted and replaced by the following:

Products Hazard includes **bodily injury** and/or **property damage** arising out of the **named insured's products** or reliance upon a representation or warranty made with respect to those products BUT only if the **bodily injury** and/or **property damage** occurs after physical possession of such products has been relinquished to others.

ADDITIONAL EXCLUSIONS

The following **EXCLUSIONS** are added to the Exclusions shown in the Liability coverage Section.

We do not pay for **bodily injury** and/or **property damage**:

1. resulting from the use of the **named insured's** saddle animals;
2. resulting from the use of the **named insured's watercraft**, except canoes and rowboats;
3. sustained by any person while practicing for or participating in any athletic or sports activity or contest conducted away from premises owned by or rented to the **named insured**.