

COMMERCIAL GENERAL LIABILITY COVERAGE

ADDITIONAL INSURED – USERS OF TEAMS, DRAFT OR SADDLE ANIMALS

This Endorsement Changes the Policy. Please Read It Carefully.

Certain words and phrases in bold have special meaning as defined below or in the Form to which this Endorsement is attached.

The titles of sections or paragraphs listed below should not be considered for purposes of interpreting the intent of this Form; these titles have only been inserted for ease of reading.

This Endorsement is attached to the Commercial General Liability – Max Form and is subject to all terms, conditions, limitations and exclusions of such Form.

It is agreed that **SECTION II – WHO IS AN INSURED** is amended to include as an Insured any person or organization using or legally responsible for the use of draft or saddle animals or vehicles for use with them, provided that the use is by you or by others with your permission.

All other terms and conditions of the Policy remain unchanged.