



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**.