

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ADDITIONAL INSURED –
USER OF TEAMS, DRAFT OR SADDLE ANIMALS**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

WHO IS AN INSURED (Section II) 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, but only with respects to liability for “bodily injury”, “property damage” or “personal and advertising injury” and subject to all other terms, conditions and exclusions set forth in the policy.