

ANIMAL LIABILITY SELF-DEFENSE ENDORSEMENT

PAL-99-04

This Endorsement changes the terms and conditions of the Policy issued. Please read it carefully!

Subject to all other terms and conditions of the Policy and all applicable Limits of Liability and Sub-limits, the following additional requirements govern coverage under the Policy and must be adhered to for coverage to be provided to the Insured under the Policy. No activities conducted by the Insured are covered under the Policy unless they are conducted in full compliance with all of the requirements specified. The Insured agrees and understands that any deviation or noncompliance with the specified requirements will result in the denial of coverage under the Policy; meaning, the Insurer will not pay Damages nor provide for your defense.

Self-Defense

In consideration of the additional premium charged, any exclusion related to intentional acts of the Insured does not apply to Claims arising from the actions of the Insured Animal if the Insured Animal is defending the Insured and a lawful command to attack or defend has been given by the Insured in an act of Self-Defense.

Definitions:

"Self-Defense" means the use of reasonable force to protect oneself or family member from bodily harm from the attack of an aggressor, if the defender has reason to believe they are in danger. The force used in Self-Defense may be sufficient for protection from apparent harm (not just an empty verbal threat) or to halt any danger from attack, but cannot be an excuse to continue the attack or use excessive force.