

Attached to and forming part of this Policy

HEARTLAND FARM MUTUAL INC. KENNELMENS' LIABILITY

In consideration of an additional premium, the Insurer agrees to pay on behalf of the Insured, all sums which the Insured shall become legally obligated to pay arising out of death or destruction of Dogs while temporarily in the care, custody or control of the Insured, due to a non-intentional tort of the Insured and subject to the following additional provisions:

1) LIMITS OF LIABILITY

The Insurer's limit of liability for loss:

- a) of any one animal shall not exceed the amount indicated per animal in the Declaration Page(s);
- b) involving more than one animal in any one incident shall not exceed the amount indicated per occurrence in the Declaration Page(s).

These limits of liability are not intended to increase the total limit of liability of the policy to which this form is attached.

2) EXCLUSIONS

The Insurer shall not be liable for damage:

- a) arising from the rendering or failure to render professional services, including veterinary services;
- b) caused intentionally by an Insured, an employee of the Insured or by any household member of either, or at the direction of such an Insured or by an Insured's employee or by any household member of either;
- c) to species of animals other than those described in the Declaration page(s) for this endorsement, which are also in the care, custody or control of the Insured.

3) POLICY TERRITORY

This insurance applies only to acts of error or omission occurring at the location(s) described in the Declaration Page(s) unless otherwise endorsed thereon.

4) DEDUCTIBLE

When a deductible is indicated in the Declaration page(s) for this form, the Insurer shall be liable for loss only in excess of the amount of the deductible specified in any one occurrence.

5) OTHER INSURANCE

If you have other valid and collectible insurance on property insured by this form, this policy shall be considered excess insurance. We will not pay any insured loss or claim until the amount of such other insurance is exhausted, and then only for the excess loss amount not insured by such other insurance.

Except as otherwise provided by this form, all terms, provisions and conditions of the policy shall have full force and effect.