

## **STABLEMAN'S LIABILITY**

Attached to and forming part of the Farm Liability Form

In consideration of the premium charged, 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 livestock while temporarily in the care, custody and control of the Insured, due to a non-intentional tort of the Insured and subject to the following additional provisions:

### **LIMITS OF LIABILITY**

The Insurer's limit of liability for loss:

- (1) of any one animal shall not exceed the amount indicated per animal in the declaration page(s);
- (2) involving more than one animal in any one incident shall not exceed the amount indicated per occurrence in the declaration page(s).
- (3) involving all claims or incidents in any one policy year shall not exceed the amount indicated in the declaration page(s) as annual aggregate.

These limits of liability do not operate to increase the total limit of liability of the rider to which this endorsement is attached.

### **EXCLUSIONS**

The insurer shall not be liable for damage:

- (1) arising from the rendering or failure to render professional services including veterinarian services;
- (2) 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 such an Insured's employee or by any household member of either;
- (3) to species of animals other than those described in the declaration pages for this endorsement, which are also in the care, custody and control of the Insured.

### **POLICY TERRITORY**

This insurance applies only to acts or omissions occurring on the locations described in the declaration page(s) unless otherwise endorsed thereon.

### **DEDUCTIBLE**

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

### **OTHER INSURANCE**

The Insurer shall not be liable under this endorsement for loss payable or recoverable under any other policy of insurance.

### **PROVISION**

Where the destruction of an animal or animals is made necessary, and for which the Insured is legally liable, this coverage will only provide indemnity if a licensed veterinarian certifies the need for destruction in advance.

Except as stated on this endorsement, nothing shall be held to alter, waive or extend any of the terms, conditions, agreements or limitations of the policy or the rider to which this endorsement is attached.