

## DANGEROUS DOG AND EXOTIC ANIMAL LIABILITY LIMIT

The terms of the policy apply except as changed by this **endorsement**.

### SECTION II - LIABILITY COVERAGE

The following is added to Coverage E - Personal Liability:

The dangerous dog and exotic animal liability **limit** shown in the **Declarations** is the most **we** will pay for compensatory damages for which an **insured** is legally liable because of **bodily injury** or **property damage** caused by an **occurrence** or offense arising out of:

1. a dangerous dog **you**, any **insured**, or any member of **your household** owns or has in his or her care, custody, or control.
  - a. Dangerous dog means any dog:
    - (1) trained or used as an attack or guard dog;
    - (2) previously deemed to be vicious, aggressive, or dangerous as defined by any state or local law, regulation, or ordinance; or
    - (3) that has a prior history of biting or vicious act that:
      - (a) resulted in death to a person;
      - (b) required any type of professional medical treatment; or
      - (c) was reported to any governmental agency.
  - b. A dangerous dog does not mean a trained attack or guard dog that is currently, or was previously, owned by a governmental agency and is in **your**, any **insured's**, or any member of **your household's** care, custody, or control.
2. an exotic animal **you**, any **insured**, or any member of **your household** owns or has in his or her care, custody, or control.

Exotic animal means a:

- a. non-domesticated feline;
- b. non-human primate;
- c. venomous or poisonous animal;
- d. caiman, alligator, or crocodile;
- e. bear;
- f. wolf;
- g. jackal;
- h. fox; or
- i. coyote;

including any hybrid of these animals.

All other terms remain unchanged.