

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ADDITIONAL INSURED –
USERS 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.