

## SPECIAL PERILS FOR ANIMALS

(If this coverage applies, required information will be shown on the "declarations".)

"We" cover animals that are specifically described as having this coverage on the "declarations" while they are on or temporarily away from the "insured premises".

1. "We" pay for loss resulting from the death or necessary destruction of an animal described, unless the loss is caused by an excluded peril.

"We" also pay for loss caused by the theft of an animal described above.

2. "We" do not pay for loss if one or more of the following excluded perils apply to the loss, regardless of other causes or events that act to produce the loss before, at the same time as, or after the excluded peril. "We" do not pay for a loss that results from:
  - a. failure to provide proper feed and general care at all times;
  - b. failure to provide veterinary services in case of sickness or injury;
  - c. being transported by common carrier or contract carrier; or
  - d. theft:

- 1) committed by an "insured", employee, tenant, or any other person or organization to whom the animal is entrusted;
- 2) disclosed on taking inventory;
- 3) by conversion or embezzlement;
- 4) by escape or mysterious disappearance; or
- 5) by larceny or swindling, fraud, trick, or false pretenses.

The General Exclusions that apply to Coverage F also apply to the property covered by this endorsement.

3. The death of a covered animal must be reported to "us" in time to permit a licensed veterinarian to perform a post-mortem examination. Coverage does not apply if the loss is reported to "us" more than 48 hours after death.
4. In the event of a covered loss, the amount "we" pay is determined by adding the original cost of the animal and the value of the feed consumed, less salvage, if any. However, "we" pay no more than the "limit" shown on the "declarations" for each animal covered by this endorsement.

All other "terms" that apply to Coverage F also apply to the coverage provided by this endorsement.