

ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement, effective 12:01 A.M.,
Forms a part of Policy No.:

LIMITATION OF COVERAGE – CAMPER BODILY INJURY

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

1. Subject to the limit of liability indicated below, we will pay all reasonable “medical expense payments” to or for each Camper who sustains “bodily injury,” caused by an accident, incurred within one year from the date of the accident on account of said “bodily injury,” provided such “bodily injury” arises out of (a) a condition in the insured Premises, or (b) operations with respect to which you are afforded coverage for “bodily injury” liability under this policy, but only as respects claims occurring as a result of a covered program.

2. **PREMIUM:** \$ _____

3. **LIMIT OF LIABILITY**

The limit of liability for Camper “bodily injury” “medical expense payments” coverage is as stated below and is applicable to each Camper for each occurrence.

- a. _____ “Medical expense payments” each Camper
- b. You will assume and pay the first \$ _____ each claim resulting in “bodily injury” expense payment.
- c. “Medical expense payments” are excess of all other valid and collectible insurance that you or the Camper have with any other insurer and coverage provided by this endorsement shall not contribute with such other insurance.

4. **EXCLUSIONS**

This insurance does not apply to “bodily injury” caused by:

- a. “Injury” brought about by the use of intoxicating beverages and/or narcotics.
- b. Assault and battery.
- c. War, including undeclared or civil war; warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.
- d. Pregnancy, childbirth, miscarriage or complications arising therefrom.
- e. Suicide, intentionally self-inflicted “injury” or voluntary self-destruction or any attempt thereat, while sane or insane.
- f. Any damage or treatment to or replacement of teeth other than treatment and repair of “injury” to sound, natural teeth.
- g. “Injury” to any “employee” or “volunteer worker”, including but not limited to, counselors and/or instructors arising out of and in the course of performing his/her duties, if benefits therefore are in part either payable or required to be provided under any Workers’ Compensation Law.

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- h. "Injury" resulting from a pre-existing condition (provided it was known by the Camper) except accidental re-"injury."
- i. "Bodily injury" resulting from the operation or use (including demonstration, practicing, acceleration, testing or racing of any description) of any motorized vehicle.
- j. "Property damage" to a Camper's personal articles such as glasses, contact lenses or dental hardware.
- k. Illness, disease or any bacterial infection other than bacterial infection occurring as a consequence of an accidental cut or wound.
- l. "Injury" requiring confinement in a hospital owned or operated by the United States Government unless the confined Camper is charged for such hospital's service.
- m. "Injury" arising out of operations not pertaining to the business of the insured.

5. DEFINITIONS

- a. "Medical Expense Payments" means payments for treatment by a legally qualified medical physician, dentist or surgeon, confinement within a legally constituted hospital, employment of a licensed or graduate nurse (provided such nurse is not a member of the Camper's immediate family), or x-ray examination, when required due to "bodily injury" to a Camper. We will pay for the Camper, in addition to any other indemnity payable, the expense actually incurred therefore by the Camper within fifty-two (52) weeks after the date of the accident, but not to exceed the limit of liability as the result of any one accident to a Camper.

"Medical Expense Payments", as provided hereunder, shall not be payable for the use of an ambulance for transportation of a Camper from the location of the insured's operations to the location (off the insured premises) where first treatment by a medical physician or surgeon is administered. Subsequent use of an ambulance, for transportation to the home of the Camper or to any medical institution for further treatment as the result of the same "injury," is covered hereunder.

- b. "Injury" means accidental "bodily injury" occurring during a "covered program" which is the sole cause of loss and is sustained by the Camper while participating in a "covered program."
- c. "Covered program" means usual camp activities while participating in a "covered program."

6. POLICY PERIOD

This insurance applies only to accidents which occur during the policy period.

7. ADDITIONAL CONDITION

Medical Reports; Proof and Payment of Claim

As soon as practical, the injured Camper or someone on his/her behalf shall give us written proof of claim, under oath if required, and shall, after each request from us, execute authorization to enable us to obtain medical reports and copies of records. The injured Camper shall submit to physical examination by physicians selected by us when and as often as we may reasonably require. We may pay the injured Camper or any person or organization rendering the services and the payment shall reduce the amount payable hereunder for such "injury." Payment hereunder shall not constitute an admission of liability of any person or, except hereunder, for us.

8. SUBROGATION CLAUSE

When an injured Camper receives benefits under these provisions, the Company is entitled to repayment of amounts paid, including related expenses, out of the proceeds of any settlement or judgment that the injured Camper recovers from any responsible party or insurer. All rights of recovery against any responsible party or insurer must be maintained and preserved for the benefit of the Company.

All other terms and conditions of the policy remain the same.

Authorized Representative

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