ENDORSEMENT NO.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

This endorsement, effective 12:01AM:

Forms a part of Policy no.:

AMENDMENT TO animal ADJUSTING EXCLUSION

VERMONT

This endorsement modifies insurance provided under the following:

CHIROPRACTOR PROFESSIONAL LIABILITY PLUS

Paragraph S. of Section V. GENERAL POLICY EXCLUSIONS APPLICABLE TO ALL COVERAGE AND BENEFITS is deleted in its entirety and replaced with the following:

S. Animal Adjusting

The providing of **professional services** to an animal.

However, this exclusion does not apply, if an **Insured** is certified in animal chiropractic procedures and such **Insured** has an active license in good standing that permits the **Insured** to adjust animals. If these conditions are met, **we** will pay for damages and provide for a defense in accordance with Insuring Agreement I. and Paragraph A. of Section IV. of this Policy arising out of the **Insured’s professional services** to an animal.

Subject to the Professional Liability and General Liability Aggregate limit shown in Item 4. of the Declarations, the most **we** will pay under this Endorsement for the sum of all damages for all **chiropractic incidents** arising out of the **Insured’s** adjustment of an animal is $25,000.

Subject to $25,000 aggregate limit shown above, the most **we** will pay for a single **chiropractic incident** arising out of the **Insured’s** adjustment of an animal is $25,000.

For the purposes of this endorsement only, **defense costs** shall not be included in and shall not reduce the Limits of Liability shown in this Endorsement. The most we shall pay for the total of all Animal Adjusting **defense costs** is $25,000.

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

AUTHORIZED REPRESENTATIVE