

**SPECIAL LIABILITY AND MEDICAL PAYMENTS EXCLUSION  
ENDORSEMENT  
NO COVERAGE FOR EQUINE**

This policy is restricted and Liability and Medical Payments coverage is excluded in the following respects:

The policy does not provide any coverage under the Liability Coverages section resulting from, arising out of, or in any way related to the care, custody, control, or ownership of a equine or from the acts or actions of any equine owned by, kept by, maintained by, controlled by, or in the care or custody of an "insured", as defined in the policy, or of a resident or guest of an "insured premises". This restriction and exclusion of liability and medical payments coverage applies regardless of the breed or type of equine.

This restriction and exclusion of liability and medical payments coverage applies regardless of other causes or "occurrences" that contribute to or aggravate the "bodily injury" or "property damage", whether such causes or "occurrences" act to produce the "bodily injury" or "property damage" before, at the same time as, or after the excluded "occurrence".

This restriction and exclusion of liability and medical payments coverage applies to the requirement that Northwest Farmers Mutual Insurance Company defend a suit seeking damages, if the suit results from "bodily injury" or "property damage" resulting from the care, custody, control, or ownership of equine or from the acts or actions of any equine owned by, kept by, maintained by, controlled by, or in the care or custody of an "insured", as defined in the policy, or of a resident or guest of an "insured premises".

The terms "insured", "insured premises", "occurrences", "bodily injury", and "property damage" as used in this special liability and medical payments exclusion endorsement means an "insured", "insured premises", "occurrence", "bodily injury", and "property damage" as defined by the policy to which this endorsement is attached.

This restriction shall become effective as of the effective date of the policy and shall remain in effect for the term of the policy and for all subsequent renewals and/or reinstatements until and unless withdrawn in writing by Northwest Farmers Mutual Insurance Company. All other terms and conditions of this policy remain unchanged. This endorsement does not provide any reduction in the policy premium.