

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.  
**UNUSUAL OR EXCESSIVE LIABILITY EXPOSURE**  
(HIG HO 42 ELE)

**SECTION II - LIABILITY COVERAGES**

**E. Coverage E - Personal Liability**

This provision modifies and limits "your" coverage as follows:

Under E. Coverage **E** - Personal Liability, we will NOT pay for "bodily injury" or "property damage" caused by or resulting from the use of the following:

- a.** trampolines without safety net enclosures and covered springs;
- b.** skateboard ramp;
- c.** bicycle ramp;
- d.** swimming pool slide;
- e.** diving board;
- f.** unprotected swimming pool; or
- g.** unprotected spa;

owned by or kept by any "insured", whether the injury occurs on the "insured premises" or any other location.

An unprotected swimming pool or spa is defined as unfenced or uncovered.