

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

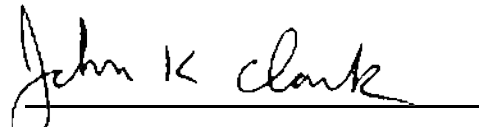
POLICY CHANGES

Policy Change
Number 1

POLICY NUMBER AFG11618-02	POLICY CHANGES EFFECTIVE 10/09/2025	COMPANY Markel Insurance Company
NAMED INSURED Michele Freeman DBA: Hoof To Heart LLC 129 Lancaster Avenue West Springfield, MA 01089		AUTHORIZED REPRESENTATIVE John K. Clark
COVERAGE PARTS AFFECTED Commercial General Liability Coverage Form		
CHANGES In consideration of the additional premium shown, it is understood and agreed that the policy is amended as follows: The following line of business has been amended: Line of Business: General Liability The following coverages are amended: Additional Insured(s) The following sub-coverages are added: AI - Additional Insured Name: AJ's Stables 1040 E Mountain Rd Westfield, MA 01085 Description: AJ's Stables 1040 E Mountain Rd Westfield, MA 01085		

Additional Total:

\$35.00


Authorized Representative Signature

POLICY CHANGES ENDORSEMENT DESCRIPTION

The following location is amended:

Prem. No: 001 Bldg. No: 001

The following line of business has been amended:

Line of Business: General Liability

The following class codes are added:

49950C Additional Insured-Owner Prem/Ops Premium Base: 1(1)
of Premises

The following class codes are amended:

47221B Riding Academies Prem/Ops and Prod/Comp Ops Premium Base:
(Instruction on Student's Own 3,000(Gross Sales)
Horses) Clinics

The following forms are added:

MIL 1202 (03-14) Additional Insured

All other terms and conditions remain unchanged.

**MARKEL INSURANCE COMPANY**

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ADDITIONAL INSURED

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM
FARM LIABILITY COVERAGE FORM

SCHEDULE

Designation Of Premises/Land Leased To You:

AJ's Stables
1040 E Mountain Rd
Westfield, MA 01085

Name Of Person(s) Or Organization:

AJ's Stables

- A.** Section II – Who Is An Insured in the **COMMERCIAL GENERAL LIABILITY COVERAGE FORM**, and the definition of "insured" under Section IV – Definitions of the **FARM LIABILITY COVERAGE FORM** are amended to include as an additional insured the person(s) or organization(s) shown in the Schedule above, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises leased to you and shown in the Schedule above and subject to the following additional exclusion:

This insurance does not apply to:

1. Any "occurrence" which takes place after you cease to be a tenant in that premises;
2. Structural alterations, new construction or demolition operations performed by or on behalf of the person(s) or organization(s) shown in the Schedule above; or
3. Negligent acts or omissions on the part of the person(s) or organization(s) shown in the Schedule above.

However:

1. The insurance afforded to such additional insureds only applies to the extent permitted by law; and
2. If coverage provided to the additional insureds is required by a contract or agreement, the insurance afforded to such additional insureds will not be broader than that which you are required by the contract or agreement to provide for such additional insured.

- B.** With respect to the insurance afforded to these additional insureds, the following is added to the **Limits Of Insurance** section:

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

1. Required by the contract or agreement; or
2. Available under the applicable Limits of Insurance shown in the Declarations;

whichever is less.

This endorsement shall not increase the applicable Limits of Insurance shown in the Declarations.

All other terms and conditions remain unchanged.