

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

**AMERICAN RELIABLE INSURANCE COMPANY  
SWIMMING POOL OR SPA EXCLUSION**

Under **EXCLUSION, SECTION E. Coverage L – Personal Liability and Coverage M – Medical Payment to Others**, the following exclusion is added:

Any “bodily injury” or “property damage” arising out of the ownership, maintenance or use of a swimming pool or spa (hot tub) that is located on the “insured location”.

All other conditions of this policy remain unchanged.