

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

HOME DAY CARE COVERAGE ENDORSEMENT

SCHEDULE*

We cover the home day care "business" described in this Schedule, provided such "business" is conducted by an "insured" on the "residence premises", subject to the provisions of this endorsement.

SECTION I – PROPERTY

Number Of Persons Receiving Day Care Services:

Business Location (Check 1. and/or 2. that follows):

- 1. In the dwelling building or unit in which the "insured" resides and shown as "residence premises"
- 2. In an other structure on or at the location of the "residence premises"
(Enter the Limit of Liability and Description of the Structure(s) below.)

Limit Of Liability

Description Of Other Structure(s)

*Entries may be left blank if shown elsewhere in this policy for this coverage.

SECTION I – PROPERTY COVERAGES

1. We cover the other structure described in the Schedule for direct physical loss by a Peril Insured Against for not more than the limit shown in the Schedule.

For such structures, Coverage **B** in Forms **HO 00 02**, **HO 00 03** and **HO 00 05** and Coverage **A** in Form **HO 00 06** do not apply.

2. Coverage **C – Personal Property**, Special Limit of Liability **3.h.** is deleted and replaced by the following:

h. \$2,500 on property, on the "residence premises", used primarily for "business" purposes, other than furnishings, supplies and equipment of the "business" described in the Schedule.

The Coverage **C** limit of liability applies to property of the "business" described in the Schedule.

SECTION II – LIABILITY COVERAGES

Coverages **E – Personal Liability** and **F – Medical Payments To Others** apply to "bodily injury" and "property damage" arising out of home day care services regularly provided by an "insured" and for which an "insured" receives money or other compensation.

SECTION II – EXCLUSIONS

Section II Exclusion **E.2.** "Business" does not apply to the coverage provided under this endorsement. However, the coverage provided under this endorsement does not apply:

1. To "bodily injury" or "property damage" arising out of the:
 - a. Ownership,
 - b. Maintenance, occupancy, operation, use, loading or unloading of;
 - c. Entrustment by an "insured" to any person of; or
 - d. Negligent supervision of or failure to supervise any person involving:
 - (1) Draft or saddle animals or vehicles for use therewith;
 - (2) "Motor vehicles";
 - (3) Aircraft or hovercraft; or
 - (4) Watercraft;
owned or operated, or hired by or for an "insured" or "employee" or used by an "insured" for the purpose of instruction in the use thereof; or
2. To "bodily injury" to any "employee" arising out of the "business" described above.

SECTION II – CONDITIONS

With respect to the coverage provided by this endorsement, Section II – **Conditions**, **A. Limit Of Liability** and **B. Severability Of Insurance** are deleted and replaced by the following:

A. Limit Of Liability

Aggregate Limit of Liability: Our total limit of liability in an annual policy period for the sum of damages payable under Coverage **E** and medical expense payable under Coverage **F** will be an annual aggregate limit of liability that corresponds to the dollar amount shown in the Declarations for Coverage **E**. This is the most we will pay regardless of the number of "occurrences", "insureds", claims made or persons injured.

Sub-Limit of Liability: Subject to the annual aggregate limit of liability described above, our total liability under Coverage **F** for all medical expense payable for "bodily injury" to one person as the result of one accident will not be more than the dollar amount shown in the Declarations for Coverage **F**. This Sub-Limit of Liability does not increase the Aggregate Limit of Liability.

The limits described above apply regardless of any provision to the contrary contained in this policy, including the policy Declarations.

B. Severability Of Insurance

This insurance applies separately to each "insured" except with respect to the Limit of Liability. Therefore, this condition will not increase the Annual Aggregate Limit of Liability regardless of the number of "insureds".

All other provisions of this policy apply.