



BUSINESS ACTIVITIES

Refer to the Supplemental Declarations if information is not shown on this form.

For an additional premium, *we* provide coverage under this endorsement subject to the *terms* contained in the General Policy Provisions.

WHAT WE PAY FOR

Coverage L—Personal Liability and (if included) Coverage M - Medical Payments to Others apply to the *business* activities of the *insured* as described in this endorsement or in the Declarations.

Name

Business

Coverage M—Medical Payments to Others does not apply under this endorsement unless shown as included:

included

WHAT WE DO NOT PAY FOR

This insurance does not apply:

1. to *bodily injury* or *property damage* in connection with a *business* owned or financially controlled solely by the *insured* or by a partnership of which the *insured* is a partner;
2. to *bodily injury* or *property damage* arising out of the rendering of or failure to render professional services of any nature (other than teaching); (This includes but is not limited to any architectural, engineering or industrial design services; any medical, surgical, dental or other services or treatment for the health of persons or animals; and any beauty or barber services or treatment).
3. to *bodily injury* to a fellow employee of the *insured* injured in the course of employment; or
4. when the *insured* is a member of the faculty or teaching staff of any school or college;
 - a. to *bodily injury* or *property damage* arising out of the maintenance, use, loading or unloading of draft or saddle animals, vehicles for use therewith, aircraft, *motor vehicles*, *recreational motor vehicles* or watercraft:
 - 1) owned, operated, or hired by or for the *insured* or his or her employer; or
 - 2) used by the *insured* for the purpose of instruction.
 - b. to *bodily injury* to any pupil arising out of corporal punishment administered by or at the direction of the *insured*.