



OFFICE, PROFESSIONAL, PRIVATE SCHOOL OR STUDIO USE-INSURED PREMISES

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 and the appropriate Liability Coverage.

We cover the following *business* which is conducted by an *insured* on the *insured premises*:

(Description of Business)

The *business* is conducted:

- at the *residence* covered under Coverage A; or
 at a related private structure on the *insured premises* (describe).
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PROPERTY COVERAGES

1. When the *business* is conducted at the related private structure described above, *we* cover the structure for direct loss by causes of loss covered in the Causes of Loss Section applicable to Coverage B
We pay no more than the amount of insurance shown below.

Amount of Insurance \$ _____.

When this endorsement is in effect, neither Coverage A nor Coverage B of *your* policy applies to this structure.

2. Under Coverage G Personal Property-the section titled Limitations on Certain Property, the \$500 limitation for *business* property of any *insured* on the *insured premises* does not apply to furnishings, supplies and equipment pertaining to the *business* described in this endorsement.

LIABILITY COVERAGE SECTION

Medical Payments: included

1. Medical Payments coverage does not apply under this endorsement unless shown as included by an 'x' in the box.
2. We pay for *bodily injury* or *property damage* resulting from the *business* activities of an *insured* which pertain to the use of the *insured premises* as described in this endorsement.
3. If Medical Payments coverage is shown above as included, coverage applies to *bodily injury* to any eligible person while on the *insured premises* because the *business* described above is conducted there.
4. This insurance does not apply to *bodily injury* to:
 - a. an employee of an *insured* arising out of the *business* use described above, other than a person while performing duties as a *domestic employee* of an *insured*;
 - b. a pupil arising out of corporal punishment administered by or at the direction of an *insured* or;
 - c. to an *insured* or other person regularly residing on the *insured premises*.