

CARE PROVIDED FOR OTHERS

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

We pay for *bodily injury* or *property damage* arising out of the *business* of providing care for others (described below) which is conducted by an *insured* on the *insured premises*.

Description of Business:

Number of Persons Receiving Care Services

In addition to the Exclusions in the General Policy Provisions, the following Exclusions also apply:

- We do not cover bodily injury or property damage arising out of:
- a. corporal punishment, physical, mental or sexual abuse inflicted upon any person by or at the direction of an *insured*, an *insured*'s employee or any other person involved in any capacity in the care activities;
- b. draft or saddle animals, vehicles for use therewith, aircraft, *automobiles*, recreational motor vehicles or watercraft;
 - 1) owned, operated or hired by or for the *insured* or employee; or
 - 2) used by the *insured* for the purpose of instruction; and
- c. any other actual or alleged criminal action(s) inflicted upon any person by or at the direction of an *insured*, an *insured*'s employee or any other person involved in any capacity in the care activities.

We do not cover *bodily injury* to 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*.

The following additional condition applies:

Annual *Aggregate* Limit-Regardless of the number of *occurrences*, *Insureds*, claims made or persons injured, *our* total limit of liability in any one policy year for Coverage L and Coverage M (if applicable) provided by this endorsement will not exceed:

the amount shown for Coverage L on the Declarations page; or