

BUSINESS PURSUITS

For additional premium, **we** cover the **business** described on the declarations page conducted by an **insured**.

1. Exclusion 2, under Section 7, Coverage T and U is amended to read, “arising from an **insured’s business** pursuits, unless the **business** pursuit is described on the declarations page.”
2. Exclusion 4, under Section 7, Coverage U, is amended to read, “To any person while on the **insured location** because of a **business** being conducted or the rendering of, or failure to render, professional services of any nature (other than teaching), including but not limited to any architectural, engineering or industrial design services, any medical, surgical, dental or other services or treatment conducive to the health of persons or animals and any beauty or barber services or treatment. This exclusion does not apply to the **business** conducted by **residence employees** injured in the course of their employment for **you**, but no relative under age 18 residing in **your** household is considered an employee.”

The following additional exclusions apply. This coverage does not apply:

3. a. to **bodily injury** to a fellow employee injured while performing duties in the course of employment;
- b. to **bodily injury** and **property damage** arising out of goods or products which **you** manufacture, sell, handle or distribute in connection with the **business** pursuits described on the declarations page. No coverage is provided for the representation or warranty of those products. This exclusion (3.b.) only applies to loss occurring away from the **insured location** and after physical possession has been relinquished to others;
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, operation, use, loading or unloading of draft or saddle animals, vehicles for use therewith, aircraft, **motor vehicle**, **recreational motor vehicle** or watercraft owned or operated, or hired by or for the **insured** or employer or used by the **insured** for the purpose of instruction in the use thereof; or
 - b. to **bodily injury** to any pupil arising out of corporal punishment administered by or at the direction of the **insured**, but this exclusion does not apply under Coverage T-Liability if liability for corporal punishment is described on the declarations page.