

PERMITTED INCIDENTAL OCCUPANCIES

Other Residence

HO-43

(Ed. 4-84)

For an additional premium, we cover the following
business: (describe)*

conducted by an **insured** on premises situated:
(address)*

subject to the following:

SECTION II

Exclusion 1.b. of Coverage E--Personal Liability and Coverage F--Medical Payments to Others is deleted and the following substituted:

- b. arising out of **business** pursuits of an **insured** or the rental or holding for rental of any part of any premises by an **insured**.

This exclusion does not apply to:

- 1) activities which are usual to non-**business** pursuits or to the necessary or incidental use of the premises to conduct the **business** pursuits as described above; or
- 2) the rental or holding for rental of an **insured location:**

- a) on an occasional basis if used only as a residence;
- b) in part for use only as a residence, unless a single family unit is intended for use by the occupying family to lodge more than two roomers or boarders; or
- c) in part, as an office, school, studio or private garage.

This insurance does not apply to **bodily injury** to:

- a. any employee of an **insured** arising out of the **business** use described above other than to a **residence employee** while engaged in the employee's employment by an **insured**; or
- b. any pupil arising out of corporal punishment administered by or at the direction of the **insured**.

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

All other provisions of this policy apply.