BUSINESS DEFINITION CLARIFICATION  
(For Use With ML-9 and ML-9A)

Refer to Supplemental Declarations if information is not shown on this form. 
The clarification contained in this endorsement is subject to the terms contained in your policy.

DEFINITION
The definition of business contained in your policy is deleted and replaced by the following:

Business means a trade, profession, or other occupation including farming, all whether full, part time or on an occasional basis. Business shall include an activity engaged in for money, compensation or services that exceeds $2,500 in value per year. Business shall not include volunteer activities for which no money is received by the insured except payment or reimbursement of expenses, provision of home day care activities for which no compensation is received except a mutual exchange of services or the rendering of home day care services to a relative of the insured.

All other terms and conditions remain unchanged.