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).

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 C-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.