BUSINESS ACTIVITIES

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
Coverage L—Personal Liability and (if included) Coverage M - Medical Payments to Others apply to the business activities of the insured as described in this endorsement or in the Declarations.

Name

Business

Coverage M—Medical Payments to Others does not apply under this endorsement unless shown as included:

☐ included

WHAT WE DO NOT PAY FOR
This insurance does not apply:
1. to bodily injury or property damage in connection with a business owned or financially controlled solely by the insured or by a partnership of which the insured is a partner;
2. to bodily injury or property damage arising out of the rendering of or failure to render professional services of any nature (other than teaching); (This includes but is not limited to any architectural, engineering or industrial design services; any medical, surgical, dental or other services or treatment for the health of persons or animals; and any beauty or barber services or treatment).
3. to bodily injury to a fellow employee of the insured injured in the course of employment; or
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, use, loading or unloading of draft or saddle animals, vehicles for use therewith, aircraft, motor vehicles, recreational motor vehicles or watercraft:
      1) owned, operated, or hired by or for the insured or his or her employer; or
      2) used by the insured for the purpose of instruction.
   b. to bodily injury to any pupil arising out of corporal punishment administered by or at the direction of the insured.