



This policy is amended to include the following **terms**. All other **terms** of the policy apply, except as amended by this endorsement.

PRINCIPAL LIABILITY COVERAGES

1. Coverage L and Coverage M are extended to apply to **bodily injury** or **property damage** arising out of the **business** activities as listed on the **declarations**.

2. The following change is added under EXCLUSIONS THAT APPLY TO ALL COVERAGES - Coverage L and Coverage M. This change modifies the coverage provided:

a. **Bodily injury** or **property damage** arising out of or in any way related to a **business** conducted from the **insured** premises or undertaken by an **insured**, regardless of location, whether the **business** is owned or operated by an **insured** or that employs an **insured** is excluded from coverage unless that specific business is listed on the declaration page of the policy this endorsement is attached to.

b. **Bodily injury** arising from corporal or physical punishment is excluded unless the **insured** is a member of the faculty or teaching staff of a state accredited school or college and coverage is listed on the declaration page of the policy this endorsement is attached to. This coverage will apply to **bodily injury** to a pupil arising out of corporal punishment administered by or at the direction of the **insured**.

3. With respect to coverage provided by this endorsement, the following exclusions are added under Exclusions That Apply To Coverage L And Coverage M.

a. This insurance does not apply to **bodily injury** to a fellow employee of the **insured** injured in the course of employment.

b. The following exclusion applies when the **insured** is a member of the faculty or teaching staff of a school or college.

With respect to **aircraft**, draft or saddle animals, vehicles for use with draft or saddle animals, **hovercraft**, **motorized vehicles**, and **watercraft**, Coverage L and Coverage M do not apply to **bodily injury** or **property damage** arising out of:

1) the ownership or leasing of such property by the **insured**;

2) the entrustment or loaning of such property by the **insured** to any person;

3) the operation, maintenance, use, occupancy, loading, or unloading of such property, operated or hired by or for the **insured** or the **insured's** employer or used by the **insured** for the purpose of instruction; or

4) the negligent supervision of any person or the failure to service any person with respect to such property, operated or hired by or for the **insured** or the **insured's** employer or used by the **insured** for the purpose of instruction.

4. With respect to coverage provided by this endorsement, item 6) under Exclusions That Apply To Coverage L and Coverage M is deleted and replaced by the following.

6) **bodily injury** or **property damage** arising out of the rendering of or the failure to render professional services of all types, other than

teaching. This includes but is not limited to:

- a) architectural, engineering, or industrial design services;
- b) medical, surgical, dental, or other services or treatment for the health of persons or animals; and
- c) beauty or barber services or treatment.
- d) Crop or nutrient management consulting.

Pro Rate Clause

For any **bodily injury, property damage** we will pay no more than the proportion of the listed gross receipts and other compensation bears to the actual gross receipts and compensation collected in the prior 12 month period preceding the **occurrence**. When the listed gross receipts are within 80% of the actual gross receipts, no pro rata payment will be deducted.