



Farmers Mutual Hail
Insurance Company of Iowa

CARE PROVIDED FOR OTHERS

The Personal Liability Coverage of this policy is extended to apply to the **business** of providing care for others described on the declarations which is conducted by an **insured** on the **insured premises**.

The following additional exclusions apply:

1. **We do not pay for bodily injury or property damage** arising out of:
 - a. corporal punishment or sexual abuse inflicted upon any person by or at the direction of an **insured**. Sexual abuse includes physical or mental harassment or assault of a sexual nature; or
 - b. daft 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 employee; or
 - 2) used by the **insured** for the purposes of instruction.
2. **We do not pay for bodily injury** to 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**.
3. Under Coverage M - Medical Payments, **we** do not pay medical expenses for individuals that are in your care and who you are being compensated to care for.

All other **terms** of the policy apply.