

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.  
PERMITTED INCIDENTAL OCCUPANCIES**

Residence Premises

For an additional premium, we cover the following "business": (describe)\*

conducted by an "insured" on the "residence premises" in (check which)\*

- The dwelling as described in the Declarations
- An Other Structure (describe)\*

subject to the following:

**SECTION I**

1. Coverage B does not apply to the Other Structure described above.

We cover the Other Structure described above for direct physical loss by a Peril Insured Against for not more than:

Limit of Liability \$ \_\_\_\_\_\*

2. Coverage C – Personal Property – Item 8. under Special Limits of Liability is deleted and replaced by the following:

8. \$2,500 on property, on the "residence premises," used at any time or in any manner for any "business" purpose, other than furnishings, supplies and equipment of the "business" described above.

The Coverage C limit of liability applies to property of the "business" described above.

**SECTION II**

Exclusion **1.b.** of Coverage E – Personal Liability and Coverage F – Medical Payments to Others is deleted and replaced by the following:

- b. Arising out of or in connection with a "business" engaged in by an "insured." This exclusion applies but is not limited to an act or omission, regardless of its nature or circumstance, involving a service or duty rendered, promised, owed or implied to be provided because of the nature of the "business." However, this exclusion does not apply to the necessary or incidental use of the premises to conduct the "business" described above.

This insurance does not apply to "bodily injury" to:

- a. Any employee of an "insured" arising out of the "business" use described above other than to a "residence employee" while engaged in the employee's employment by an "insured"; or
- b. Any pupil arising out of corporal punishment administered by or at the direction of the "insured."

\* Entries may be left blank if shown elsewhere in this policy for this coverage.

All other provisions of this policy apply.