

BUSINESS ACTIVITIES

(The entries required to complete this endorsement will be shown below or on the "declarations".)

Name of Insured(s):

EXCLUSIONS THAT APPLY TO LIABILITY COVERAGES

Business Activities:

With respect to the coverage provided by this endorsement, under Exclusions That Apply To Coverages L and M:

[] Coverage for liability arising out of corporal punishment is included.

1. exclusion 1.g. is deleted; and
2. the following exclusions are added:

This coverage does not apply:

- a. 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;
- b. to "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 architectural, engineering, or industrial design services; medical, surgical, dental, or other services or treatment for the health of persons or animals; and beauty or barber services or treatment.);
- c. to "bodily injury" to a fellow employee of the "insured" injured in the course of employment; or
- d. when the "insured" is a member of the faculty or teaching staff of a school or college, 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, "motorized vehicles", or watercraft:

DEFINITIONS

The following amendment to the definition of "bodily injury" applies only if the "insured" named in this endorsement is a member of the faculty or teaching staff of a school or college and this endorsement indicates that coverage for liability arising out of corporal punishment is included:

With respect to "bodily injury" to any pupil arising out of corporal punishment administered by or at the direction of the "insured" named in this endorsement, the statement that "bodily injury" does not mean bodily harm, sickness, disease, or death that arises out of corporal punishment does not apply to Coverage L - Personal Liability.

LIABILITY COVERAGES

Coverages L and M are extended to apply to the "business" activities of the "insured(s)" described in this endorsement.

1) owned, operated, or hired by or for the "insured" or the "insured's" employer; or

2) used by the "insured" for the purpose of instruction.

All other "terms" of this policy apply.

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