



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 - PROPERTY COVERAGES

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

We cover the Other Structures described above for direct physical loss by a peril under WHAT LOSSES ARE COVERED for not more than:

Limit of Liability \$ *

2. COVERAGE C - PERSONAL PROPERTY - provision 6. under INDIVIDUAL LIMITS OF LIABILITY is deleted and replaced by the following:

6. \$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 - LIABILITY COVERAGES

Exclusion 1.c. under WHAT LOSSES ARE NOT COVERED - EXCLUSIONS - SECTION II is deleted and replaced by the following:

1.c. **Bodily injury** or **property damage** arising out of or in connection with any **business** of any **insured**.

This exclusion does not apply:

(1) to the renting, leasing or holding for rental or lease of a residence of **yours** on an occasional basis, not exceeding 21 days during any one policy period, for the use only as a residence;

- (2) to the renting, leasing or holding for rental or lease of a residence of **yours** in part, for the use as a residence by no more than two roomers or boarders;
- (3) to the renting, leasing or holding for rental or lease for use as a residence of that part of **your** dwelling on the **residence premises** that **you** do not occupy. This applies only if the dwelling is a two family dwelling; or
- (4) to the necessary or incidental use of the premises to conduct the **business** described above.

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

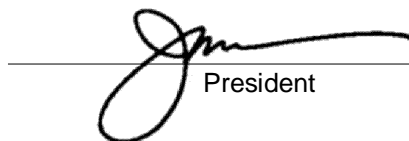
- a. any employee of an **insured** arising out of the **business** use described above other than to a **residence employee** while engaged in the employee's employment by an **insured**; or
- b. any pupil arising out of corporal punishment administered by or at the direction of the **insured**.

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

All other provisions of this policy apply.

AUTO CLUB FAMILY INSURANCE COMPANY


Secretary


President