



**SAMPLE**  
**NO SECTION II - LIABILITY COVERAGES**  
**FOR HOME DAY CARE BUSINESS**

CO 04 96 07 05

**LIMITED SECTION I - PROPERTY COVERAGES FOR**  
**HOME DAY CARE BUSINESS**

If an **insured** regularly provides home day care services to a person or persons other than **insureds** and receives monetary or other compensation for such services, that enterprise is a **business**. Mutual exchange of home day care services, however, is not considered compensation. The rendering of home day care services by an **insured** to a relative of an **insured** is not considered a **business**.

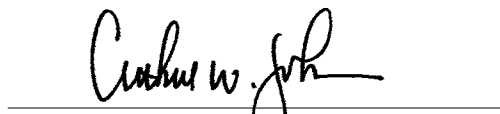
Therefore, with respect to a home day care enterprise which is considered to be a **business**, this policy:

1. Does not provide **Section II - Liability Coverages** because a **business** of an **insured** is excluded under exclusion 1.b. of **Section II - Exclusions**;
2. Does not provide **Section I - Coverage B** coverage where other structures are used in whole or in part for **business**;
3. Limits coverage for property used on the **residence premises** for the home day care enterprise to \$2,500, because **Coverage C - Special Limits of Liability** - item 8. imposes that limit on **business** property on the **residence premises**. (Item 8. corresponds to item 7. in **our** Premier Select Policy.);
4. Limits coverage for property used away from the **residence premises** for the home day care enterprise to \$250, because **Coverage C - Special Limits of Liability** item 9. imposes that limit on **business** property away from the **residence premises**. Special Limit of Liability item 9. does not apply to adaptable electronic apparatus as described in Special Limit of Liability items 10. and 11. (Items 9., 10. and 11. correspond to items 8., 9. and 10. respectively in **our** Premier Select Policy.)

THIS ENDORSEMENT DOES **NOT** CONSTITUTE A REDUCTION OF COVERAGE.

**AUTO CLUB FAMILY INSURANCE COMPANY**

  
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