



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## Insurance HOME DAY CARE COVERAGE ENDORSEMENT

For an additional premium, **we** cover the home day care **business** described below, conducted by an **insured** on the **residence premises**, subject to the following:

### Description of Business\*

No. of persons receiving day care services:

**Business** conducted in

- (check which):  the dwelling as described in the Declarations
- an Other Structure (described)

### SECTION I - PROPERTY COVERAGES

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

**We** cover the Other Structure described above for direct physical loss under WHAT LOSSES ARE COVERED for not more than:

Limit of Liability \$ \*

2. COVERAGE C - PERSONAL PROPERTY provision 6. under WHAT PROPERTY IS COVERED SUBJECT TO INDIVIDUAL LIMITS OF LIABILITY - COVERAGE C 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

COVERAGE E - PERSONAL LIABILITY and COVERAGE F - MEDICAL PAYMENTS TO OTHERS apply to **bodily injury** and **property damage** arising out of home day care services regularly provided by an **insured** and for which an **insured** receives monetary or other compensation. WHAT LOSSES ARE NOT COVERED - EXCLUSIONS - SECTION II provision 1.c. does not apply to the coverage provided under this endorsement.

However, the **bodily injury** and **property damage** coverage provided under this endorsement does not apply:

a. to **bodily injury** or **property damage** arising out of the maintenance, use, loading or unloading, or entrustment by the **insured** to any person, of:

- (1) draft or saddle animals or vehicles for use therewith;
- (2) aircraft;
- (3) **motorized vehicles**; or
- (4) watercraft;

owned or operated, or hired by or for the **insured** or employee or used by the **insured** for the purpose of instruction in the use thereof; or

- b. to **bodily injury** to 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**.

With respect to the coverage provided by this endorsement, CONDITIONS - SECTION II, provisions 1. Limit of Liability and 6. Severability of Insurance are deleted and replaced by the following:

1. Limit of Liability

Aggregate Limit of Liability: **Our** total limit of liability in an annual policy period for the sum of damages payable under COVERAGE E and medical expense payable under COVERAGE F will be an annual aggregate limit of liability that corresponds to the dollar amount shown in the Declarations for COVERAGE E. This is the most **we** will pay regardless of the number of **occurrences, insureds**, claims made or persons injured.

Sub-Limit of Liability: Subject to the annual aggregate limit of liability described above, **our** total liability under COVERAGE F for all medical expense payable for **bodily injury** to one person as the result of one accident will not be more than the dollar amount shown in the Declarations for COVERAGE F. This Sub-Limit of Liability does not increase the Aggregate Limit of Liability.

The limits described above apply regardless of any provision to the contrary contained in this policy, including the policy Declarations.

6. Severability of Insurance. This insurance applies separately to each **insured** except with respect to the Limit of Liability. Therefore, this condition will not increase the Annual Aggregate Limit of Liability regardless of the number of **insureds**.

This severability of insurance provision in no way alters or affects any provision of the policy indicating that it applies to "any **insured**". Any limiting or exclusionary provision in the policy indicating that it applies to "any **insured**" means that such limiting or exclusionary provision is applicable as to any **insured** under this policy. Where **we** use the phrase "any **insured**", **we** intend that such provisions not be limited to any one **insured** and that such provisions are applicable to any **insured** under the policy.

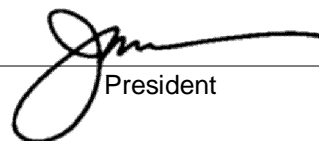
\* Entries may be left blank if shown elsewhere in this policy for this coverage.

All other provisions of this policy apply.

**AUTO CLUB FAMILY INSURANCE COMPANY**



Secretary



President