



**SAMPLE**

CO 24 43 07 11

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**PERMITTED INCIDENTAL OCCUPANCIES**

Other Residence

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

conducted by an **insured** on premises situated: (address)\*

subject to the following:

**SECTION II - LIABILITY COVERAGES**

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

- 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; or
- (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.

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.

**AUTO CLUB FAMILY INSURANCE COMPANY**

Secretary

President

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