



ENDORSEMENT NO. HO-205
Effective
October 2, 1993

OFFICE, PRIVATE SCHOOL OR STUDIO -
SECTION II LIABILITY

For an included additional premium we cover under SECTION II LIABILITY, the _____

(insert description of office, private school or studio)

occupancy located on the **residence premises** or on the premises described below.

DESCRIPTION:

The definition of **insured location** includes the following residential premises:

(address) (city) (state)

COVERAGE D (Medical Payments to Others) is: _____
(included or excluded)

Exclusion 1.b. under SECTION II EXCLUSIONS is replaced by the following exclusion.

1. Coverage C (Personal Liability) and Coverage D (Medical Payments to Others) do not apply to:

b. **bodily injury** or **property damage** arising out of or in connection with a business of an insured. But this exclusion does not apply to:

- (1) activities which are usual to non business pursuits.
- (2) activities of an office, private school or studio located on the **residence premises** or on the premises described above.

We do not cover **bodily injury** to an employee of an **insured** arising out of the employment by an **insured** if the employee's principal duties must be in connection with the business described above.

Prescribed by the State Board of Insurance
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