

EXCLUSION HOME DAY CARE BUSINESS

If any 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. 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 any insured is excluded under exclusion 1.b.(1) of Section II - Exclusions;
2. Does not provide Section I - Coverage B - Other Structures coverage where other structures are used in whole or in part for business;
3. Does not provide Section I - Coverage C - Personal Property coverage because Coverage C - Property Not Covered, items 11. And 12. exclude:
 - a. business property pertaining to a business actually conducted on the residence premises; and
 - b. business property away from the residence premises.

Accepted By:

Named Insured

Date