

OFFICE, PROFESSIONAL, PRIVATE SCHOOL, OR STUDIO OCCUPANCY DESCRIBED LOCATION

(Entries required to complete the Schedule will
be shown below or on the "declarations".)

Schedule

Description of "business":

The "business" is conducted in:

- the residence or unit in which the "insured" resides and which is shown on the "declarations" as the "described location"; or
- a related private structure on the "described location".

Related private structure:

Limit \$

Description:

Subject to the "terms" of this endorsement, this policy covers the "business" described in the Schedule above which is conducted by an "insured" on the "described location".

All other "terms" of the policy apply, except as amended by this endorsement.

PROPERTY COVERAGES

1. If the "business" described in the Schedule above is conducted in a related private structure described in the Schedule, "we" cover that structure for direct physical loss caused by a Peril Insured Against described under:

- a. Coverage A, if this policy includes form HO 0006; or

- b. Coverage B, if this policy does not include form HO 0006.

2. Except as amended by this endorsement, all of the "terms" of:

- a. Coverage A, if this policy includes form HO 0006; or

- b. Coverage B, if this policy does not include form HO 0006;

apply to a related private structure described in the Schedule above.

However, with respect to the coverage provided by this endorsement, the exclusions applicable to structures used for the direction or operation of a "business" and structures used for the storage of "business" property do not apply.

3. The "limit" shown on the "declarations" for:
- a. Coverage A, if this policy includes form HO 0006; or
 - b. Coverage B, if this policy does not include form HO 0006;
- does not apply to a related private structure described in the Schedule above. "We" will pay no more for loss to a structure described in the Schedule than the "limit" shown in the Schedule for that structure.
4. With respect to the coverage provided by this endorsement, under Coverage C -- Personal Property, Limitations On Certain Property, the "limit" that applies to personal property used primarily for "business" purposes while on the "described location" does not apply to furnishings, supplies, and equipment pertaining to the "business" described in the Schedule above.

LIABILITY COVERAGES

INCIDENTAL LIABILITY COVERAGES

With respect to the coverage provided by this endorsement, the following is added under the Incidental Liability Coverage for Business:

"We" pay for "bodily injury" or "property damage" that arises out of the use of the "described location" to conduct the "business" described in the Schedule above.

EXCLUSIONS THAT APPLY TO LIABILITY COVERAGES

Exclusions That Apply To Coverage L And Coverage M

With respect to the coverage provided by this endorsement, the following exclusion is added:

Coverage L and Coverage M do not apply to "bodily injury" to any "employee" arising out of the "business" described in the Schedule above.

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