

## CARE PROVIDED FOR OTHERS

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

### Schedule

**Number of persons receiving care services:**

**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" of providing care for others, as 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.

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;

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## PROPERTY COVERAGES

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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.

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 above 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.

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## LIABILITY COVERAGES

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### 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 exclusions are added:

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

- b. With respect to "aircraft", draft or saddle animals, vehicles for use with draft or saddle animals, "hovercraft", "motorized vehicles", and "watercraft", Coverage L and Coverage M do not apply to "bodily injury" or "property damage" arising out of:

- 1) the ownership or leasing of such property by an "insured";
- 2) the entrustment or loaning of such property by an "insured" to any person;
- 3) the operation, maintenance, use, occupancy, loading, or unloading of such property, operated or hired by or for an "insured" or "employee" or used by an "insured" for the purpose of instruction; or
- 4) the negligent supervision of any person or the failure to supervise any person with respect to such property, operated or hired by or for an "insured" or "employee" or used by an "insured" for the purpose of instruction.

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## HOW MUCH WE PAY FOR LOSS OR OCCURRENCE

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

#### Care Provided For Others Annual Aggregate Limit

- a. The Care Provided For Others Annual Aggregate Limit is a "limit" that is equal to the Coverage L "limit" shown on the "declarations".
- b. Regardless of the number of:
  - 1) "occurrences";
  - 2) "insureds";
  - 3) claims made;
  - 4) suits brought; or

5) persons injured;

the total "limit" in any one annual policy period for the sum of damages payable under Coverage L and medical expenses payable under Coverage M will not exceed the Care Provided For Others Annual Aggregate Limit.

c. The Care Provided For Others Annual Aggregate Limit applies regardless of any other "terms" to the contrary.

2. With respect to the coverage provided by this endorsement, Coverage L -- Personal Liability is deleted and replaced by the following:

**Coverage L -- Personal Liability** -- Subject to the Care Provided For Others Annual Aggregate Limit, the "limit" shown on the "declarations" for Coverage L is the most "we" pay for loss for each "occurrence". This applies regardless of the number of:

- a. persons insured under this policy;
- b. parties who sustain injury or damage;
- c. claims made or suits brought; or
- d. policy periods involved.

All "bodily injury" and "property damage" arising out of any one accident or out of repeated exposures to similar conditions will be considered one "occurrence".

3. With respect to the coverage provided by this endorsement, Coverage M -- Medical Payments To Others is deleted and replaced by the following:

**Coverage M -- Medical Payments To Others** -- Subject to the Care Provided For Others Annual Aggregate Limit, the "limit" shown on the "declarations" per person for Coverage M is the most "we" pay for all medical expenses payable for "bodily injury" to one person as the result of one accident.

When a "limit" is shown on the "declarations" per accident for Coverage M, subject to the Care Provided For Others Annual Aggregate Limit, that "limit" is the most "we" pay for any one accident.

The payment of a claim under Coverage M does not mean an admission of liability on "our" part or on the part of any "insured".

4. With respect to the coverage provided by this endorsement, Severability is deleted and replaced by the following:

**Severability** -- The Liability Coverages provided by this policy apply separately to each "insured", except with respect to the "limits" that apply.

Therefore, this provision does not increase the Care Provided For Others Annual Aggregate Limit, regardless of the number of "insureds".