This endorsement changes the policy

-- PLEASE READ THIS CAREFULLY --

OFFICE, PROFESSIONAL, PRIVATE SCHOOL, OR STUDIO OCCUPANCY OTHER RESIDENCE

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

Schedule

Description of "business": Location: Subject to the "terms" of this endorsement, this "We" pay for "bodily injury" or "property damage" that arises out of the use of the premises at the policy covers the "business" described in the location shown in the Schedule above by an Schedule above which is conducted by an "insured" to conduct the "business" described in "insured" on the premises at the location shown the Schedule. in the Schedule. **EXCLUSIONS THAT APPLY TO LIABILITY** All other "terms" of the policy apply, except as **COVERAGES** amended by this endorsement. **Exclusions That Apply To Coverage L And** Coverage M **DEFINITIONS** With respect to the coverage provided by this endorsement, the following exclusion is added: The definition of "insured premises" is extended Coverage L and Coverage M do not apply to to include the premises at the location shown in "bodily injury" to any "employee" arising out of the Schedule above from which an "insured" the "business" described in the Schedule above. conducts the "business" described in the Schedule. HO 6243 01 06

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: