

## BUSINESS ACTIVITIES

Coverage L - Personal Liability and (if included) Coverage M - Medical Payments to Others apply to the **business** activities of the **insured** as described in this endorsement or in the Declarations.

Name

Business

Coverage M - Medical Payments to Others does not apply under this endorsement unless shown as included:  included

Liability for corporal punishment is not covered by this endorsement unless shown as included:  included

This insurance does not apply:

1. to **bodily injury** or **property damage** in connection with a **business** owned or financially controlled solely by the **insured** or by a partnership of which the **insured** is a partner;
2. to **bodily injury** or **property damage** arising out of the rendering of or failure to render professional services of any nature (other than teaching); (This includes but is not limited to any architectural, engineering or industrial design services; any medical, surgical, dental or other services or treatment for the health of persons or animals; and any beauty or barber services or treatment.)
3. to **bodily injury** to a fellow employee of the **insured** injured in the course of employment; or
4. when the **insured** is a member of the faculty or teaching staff of any school or college;
  - a. to **bodily injury** or **property damage** arising out of the maintenance, use, loading or unloading of draft or saddle animals, vehicles for use therewith, aircraft, **motor vehicles, recreational motor vehicles** or watercraft:
    - 1) owned, operated, or hired by or for the **insured** or his or her employer; or
    - 2) used by the **insured** for the purpose of instruction;
  - b. to **bodily injury** to any pupil arising out of corporal punishment administered by or at the direction of the **insured**. (This exclusion does not apply under Coverage L - Personal Liability if liability for corporal punishment is indicated above as included.)