

ENDORSEMENT NO. HO-205
Effective
October 2, 1993

OFFICE, PRIVATE SCHOOL OR STUDIO -
SECTION II LIABILITY

For an included additional premium we cover under SECTION II LIABILITY, the _____

(insert description of office, private school or studio)

occupancy located on the residence premises or on the premises described below.

DESCRIPTION:

The definition of insured location includes the following residential premises:

(address) (city) (state)

COVERAGE D (Medical Payments to Others) is: _____
(included or excluded)

Exclusion 1.b. under SECTION II EXCLUSIONS is replaced by the following exclusion.

1. Coverage C (Personal Liability) and Coverage D (Medical Payments to Others) do not apply to:
 - b. bodily injury or property damage arising out of or in connection with a business of an insured. But this exclusion does not apply to:
 - (1) activities which are usual to non business pursuits.
 - (2) activities of an office, private school or studio located on the residence premises or on the premises described above.

We do not cover bodily injury to an employee of an insured arising out of the employment by an insured if the employee's principal duties must be in connection with the business described above.