

**NO SECTION II - LIABILITY COVERAGES FOR
HOME DAY CARE BUSINESS**

**LIMITED SECTION I - PROPERTY COVERAGES FOR
HOME DAY CARE BUSINESS**

If an "insured" regularly provides home day care services to a person or persons other than "insureds" and receives monetary or other compensation for such services, that enterprise is a "business." Mutual exchange of home day care services, however, is not considered compensation. The rendering of home day care services by an "insured" to a relative of an "insured" is not considered a "business."

Therefore, with respect to a home day care enterprise which is considered to be a "business," this policy:

- 1 . Does not provide Section II - Liability Coverages because a "business" of an "insured" is excluded under exclusion **1.b.** of Section II - Exclusions;
- 2 . Does not provide Section I - Coverage B coverage where other structures are used in whole or in part for "business";
- 3 . Limits coverage for property used on the "residence premises" for the home day care enterprise to \$2,500, because Coverage C - Special Limits of Liability - item **8** . imposes that limit on "business" property on the "residence premises." (Item **8** . corresponds to item **5** . in Form **HO 00 08.**);
- 4 . Limits coverage for property used away from the "residence premises" for the home day care enterprise to \$250, because Coverage C - Special Limits of Liability - item **9** . imposes that limit on "business" property away from the "residence premises." Special Limit of Liability item **9** . does not apply to adaptable electronic apparatus as described in Special Limit of Liability items **10** . and **11** . (Items **9.**, **10** . and **11** . correspond to items **6.**, **7** . and **8** . respectively in Form **HO 00 08.** .)

THIS ENDORSEMENT DOES **NOT** CONSTITUTE A REDUCTION OF COVERAGE.