



ENDORSEMENT NO. HO-220
Effective
July 8, 1992

BUSINESS PURSUITS LIABILITY
COVERAGE

INSURED:
INSURED BUSINESS:

COVERAGE D (Medical Payments to Others): included excluded (check the box that applies)

LIABILITY FOR CORPORAL PUNISHMENT OF PUPILS (TEACHERS ONLY):

included excluded (check the box that applies)

TYPE OF INSTRUCTION (TEACHERS ONLY):

For an included additional premium, SECTION II LIABILITY COVERAGE applies to business pursuits of the insured named above subject to the following:

This insurance does not apply:

1. to bodily injury or property damage arising out of the business pursuits of the insured relating to a business solely owned by the insured or owned by a partnership or joint venture of which the insured is a partner or member.
2. to bodily injury to a fellow employee of the insured injured in the course of employment.

When the insured is a member of the faculty or teaching staff of any school or college, this insurance does not apply:

1. to bodily injury or property damage arising out of any act or omission of the insured relating to the maintenance, use, loading, unloading or entrustment to any person of:
 - a. draft or saddle animals;
 - b. vehicles for use with draft or saddle animals;
 - c. aircraft;
 - d. automobiles; or
 - e. watercraft;

owned or operated, hired by or for the insured or employer, or used by the insured, for the purpose of instruction in use.

2. to bodily injury to any pupil arising out of corporal punishment administered by or at the direction of the insured unless liability for corporal punishment of pupils is indicated above as included. Such bodily injury shall not be considered bodily injury caused intentionally by or at the direction on the insured.