

PLEASE READ THIS ENDORSEMENT CAREFULLY, AS IT MODIFIES THE POLICY.

## BUSINESS ACTIVITIES COVERAGE

This endorsement modifies insurance provided under the following:

HOME-GUARD  
MOBILE HOME-GUARD  
PERSONAL LIABILITY

### COVERAGE

**Coverage E – Liability To Public** and **Coverage F – Medical Payments To Public** are extended to apply to the “business” activities shown below, which are conducted by an “insured”.

Incidental “business” activity:

Gross receipts received from the incidental “business” activity in the prior or current calendar year: \$

*(The required information may be shown in the Declarations.)*

### EXCLUSIONS

With respect only to the coverage provided by this endorsement, the **EXCLUSIONS** of the policy are amended as indicated:

Paragraph **A. Under Any Of The Coverages** is amended as follows:

Exclusion **3.** is amended by adding the following paragraph:

- d. Being operated with respect to the incidental “business” activity conducted by any “insured” described above or listed on “your” Declarations page with this form number.

Exclusion **7.** does not apply to this endorsement.

The following exclusions are added:

1. “We” do not cover injury or destruction of any property arising out of:
  - a. Blasting or explosion, other than explosion of air or steam vessels, piping under pressure, machinery, or power transmitting equipment;
  - b. The collapse of or structural injury to any building due to:
    - (1) Excavation, including burrowing, filling or back-filling, tunneling, pile-driving, coffer-dam work, or caisson work; or
    - (2) Moving, shoring, underpinning, razing, or demolition of any building or structure, or removal or rebuilding of any structural support; or
  - c. Injury to or destruction of wires, conduits, pipes, mains, sewers, or other similar property, or any of their apparatus, below the surface of the ground, if caused by the use of mechanical equipment for the purpose of excavating or drilling. Also, “we” will not pay for any resulting injury or destruction of property.

2. "We" do not cover "bodily injury" or "property damage" for which any "insured" may be held liable by reason of:
  - a. Causing or contributing to the intoxication of any person;
  - b. The furnishing of alcoholic beverages to a person under the legal drinking age or under the influence of alcohol;
  - c. Any statute, ordinance, or regulation relating to the sale, gift, distribution, or use of alcoholic beverages; or
  - d. The failure to control, supervise, or eject any person from any premises on which alcoholic beverages are provided or sold.

This exclusion applies only if the "business" of the "insured" involves the manufacturing, distributing, selling, serving, or furnishing of alcoholic beverages.

3. "We" do not cover "bodily injury" to any employee of any "insured" arising out of the "business" use described other than to a "residence employee" while engaged in the employee's employment by any "insured".

Under **C. Additional Exclusions Under Coverage F – Medical Payments To Public** exclusion 3. does not apply to this endorsement.

All other terms and conditions of this policy apply.