

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

HOME DAY CARE PROVIDER COVERAGE

This endorsement modifies insurance provided under the following:

HOME-GUARD
MOBILE HOME-GUARD
PERSONAL LIABILITY

PERSONAL LIABILITY COVERAGES are amended as indicated.

Coverage E – Liability To Public and **Coverage F – Medical Payments To Public** are extended to apply to “bodily injury” and “property damage” arising out of “your” “home day care service”, if the following conditions are met:

1. The “home day care service” is regularly provided by any “insured”;
2. The “insured” is compensated for providing the “home day care service” to any one “child”;
3. The “home day care service” is primarily conducted on the “residence premises”; and
4. The number of “children” to whom the “home day care service” is provided, whether for compensation or not, does not exceed six at any one time on the date on which the “bodily injury” or “property damage” was sustained.

DEFINITIONS

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

Definition **5.** is replaced with the following:

5. “Bodily injury” means physical harm to the body, sickness, or disease, including resulting death, care, or loss of services. Loss of society or consortium suffered by a parent, sibling, or other person related to the “child” is not a separate “bodily injury” and must be included in the claim of the “child” sustaining physical harm, sickness, or disease.

The following definitions are added:

1. “Child” or “children” means any person(s) less than 18 years old, not living with “you”, and for whom “you” are providing “home day care service”.
2. “Home day care service” means the supervision of the activities of and care of a “child” by any “insured”.

EXCLUSIONS

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

Under **A. Under Any Of The Coverages:**

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

The following exclusion is added.

1. “We” will not cover “bodily injury” or “property damage” sustained by any “child” if more than six “children” were provided the “home day care service” at any time on the date that the “bodily injury” or “property damage” was sustained.

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

Any exclusions stated in the policy relating to “business” pursuits, which are contrary to the coverage provided by this endorsement, do not apply.

All other terms and conditions of this policy apply.