



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 of the insured.

Prescribed by the State Board of Insurance
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