

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

## HOME DAY CARE PROVIDER COVERAGE

With regard only to the coverage provided by this endorsement, “your” policy is amended as indicated.

**COVERAGE A – LIABILITY TO PUBLIC** and **COVERAGE B – 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 time on the date on which the “bodily injury” or “property damage” was sustained.

### DEFINITIONS

The Definitions in “your” policy are amended as indicated:

Definition 4. is replaced with the following:

4. “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.

### ADDITIONAL DEFINITIONS

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** are amended as indicated.

#### Under A. UNDER ANY OF THE COVERAGES

Exclusion 7. does not apply.

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 one time on the date that the “bodily injury” or “property damage” was sustained.

#### Under C. ADDITIONAL EXCLUSIONS UNDER COVERAGE B – MEDICAL PAYMENTS TO PUBLIC

Exclusion 3. does not apply.

All other terms and conditions of the policy apply.