This endorsement changes the Commercial Liability Coverage provided by this policy.

The Commercial Liability Coverage of this policy is amended as follows.

DEFINITIONS

1. With respect to the Personal Liability Coverage provided by this endorsement, the definitions of "you" and "your", "insured", and "insured premises" are replaced by the following:

The words "you" and "your" mean the person or persons named as the insured on this endorsement. This includes "your" spouse if a resident of "your" household.

"Insured" means:

a. "you";
b. "your" relatives if residents of "your" household;
c. persons under the age of 21 in "your" care or in the care of "your" resident relatives;
d. "your" legal representative, if "you" die while insured by this Personal Liability Coverage. This person is an "insured" only for liability arising out of the "insured premises". An "insured" at the time of "your" death remains an "insured" while residing on the "insured premises";
e. persons using or caring for vehicles, watercraft, or animals owned by an "insured" as defined under a., b., or c. above and to which this Personal Liability Coverage applies (This does not include persons using or caring for vehicles, watercraft, or animals in the course of "business" or without the owner's consent.);
f. persons in the course of performing domestic duties that relate to the "insured premises"; and
g. persons in the course of acting as "your" real estate manager for the "insured".

Each of these is a separate "insured", but this does not increase "our" "limit".

"Insured Premises" means:

a. the one- to four-family dwelling shown on the "declarations". This includes structures or parts of buildings where "you" reside;
b. the farm premises described on the "declarations";
c. all other premises shown on the "declarations";
d. all vacant land owned by or rented to an "insured". This includes land where a residence is being built for the use of an "insured", but this does not include farm land;
e. that part of a residence, acquired by "you" during the policy period, and to be used by "you";

f. "your" cemetery lots and "your" burial vaults or those of "your" resident relatives;

g. that part of a premises not owned by an "insured" if it is temporarily used as a residence by an "insured";

h. all access ways adjoining the "insured premises"; and

i. that part of premises occasionally rented to an "insured" for other than "business" purposes.

2. The following additional definitions apply to the Personal Liability Coverage provided by this endorsement:

"Business" means a trade, a profession, or an occupation including "farming", all whether full or part time. This includes the rental of property to others.

"Business" includes services regularly provided by an "insured" for the care of others and for which an "insured" is compensated. A mutual exchange of like services is not considered compensation.

"Business" does not include:

a. the incidental activities that are usually performed by minors; or

b. activities that are related to "business", but are usually not viewed as "business" in nature.

"Domestic Employee" means a person employed by an "insured" to perform duties that relate to the use and care of the "insured premises". This includes a person who performs duties of a similar nature elsewhere for an "insured". This does not include a person while performing duties in connection with the "business" of an "insured".

"Motor Vehicle" means a "motorized vehicle", a trailer, or a semi-trailer, and all attached machinery or equipment, if it is:

a. subject to "motor vehicle" registration; or

b. designed for use on public roads.

"Recreational Motor Vehicle" means a "motorized vehicle", a trailer, or attached equipment that is designed or is used for leisure time activities, and which is not a "motor vehicle".

PRINCIPAL COVERAGES

1. Coverage L -- Bodily Injury Liability and Property Damage Liability is extended to apply to liability arising out of the "insured's" personal or non-business activities.

2. With respect to "bodily injury" covered under Coverage L of this endorsement, Coverage M -- Medical Payments is replaced by the following:

Coverage M -- Medical Payments To Others -- "We" pay the necessary medical expenses if they are incurred or medically determined within three years from the date of an accident causing covered "bodily injury". Medical expenses means the reasonable charges for medical, surgical, X-ray, dental, ambulance, hospital, professional nursing, and funeral services, prosthetic devices, hearing aids, prescription drugs, and eyeglasses, including contact lenses. This applies only to:

a. a person on the "insured premises" with the permission of an "insured"; and

b. a person away from the "insured premises" if the "bodily injury":

Not to be attached to any policy.
1) is a result of a condition on an "insured premises";
2) is caused by an activity of an "insured";
3) is caused by a person in the course of performing duties as a "domestic employee";
4) is caused by an animal owned by or in the care of an "insured"; or
5) is sustained by a "domestic employee" and arises out of and in the course of employment.

3) the ownership, operation, maintenance, use, occupancy, renting, leasing, entrusting, supervision, loading, or unloading of "motorized vehicles", aircraft, or watercraft. "We" do pay for "property damage" to "motorized vehicles" not subject to "motor vehicle" registration and not owned by an "insured" if the "motorized vehicle" is used only to service the premises or if it is designed for recreational use off public roads.

In case of a loss, "you" must give "us" a signed, sworn statement of loss within 60 days after the loss and "you" must exhibit the damaged property if it is within "your" control.

2. Contracts and Agreements -- "We" pay for damages for "bodily injury" or "property damage" resulting from liability assumed by an "insured" under a written contract made before the loss. The loss causing the "bodily injury" or "property damage" must have occurred during the policy period. This coverage does not apply to a contract in connection with "business" activities of an "insured".

3. First Aid Expense -- "We" pay the expenses incurred by an "insured" for first aid to persons, other than "insureds", for covered "bodily injury".

4. Motorized Vehicles -- "We" pay for the "bodily injury" or the "property damage" which:

   a. occurs on the "insured premises" and is a result of the ownership, maintenance, use, loading, or unloading of:

      1) a "motorized vehicle" if it is not subject to "motor vehicle" registration because of its type or use; or
      2) a "recreational motor vehicle";

   b. caused intentionally by an "insured" who has attained the age of 13; or
   c. resulting in whole or in part from:

      1) activities related to a "business" of an "insured";
      2) premises owned, rented, or controlled by an "insured", other than an "insured premises"; or
b. results from:

   1) a golf cart while used for golfing purposes;
   2) a utility, boat, camp, or mobile home trailer, except when the trailer is carried on, is towed by, or is attached to a "motor vehicle" or a "recreational motor vehicle"; or
   3) a "motorized vehicle" which is designed only for use on public roads and which is used mainly to service the "insured premises". However, this coverage does not apply to "bodily injury" or "property damage" which results from a "motorized vehicle" owned by an "insured", other than a golf cart, while used for recreational purposes away from the "insured premises".

b. "We" pay for the "bodily injury" or the "property damage" which results from the maintenance, use, loading, or unloading of a watercraft that is powered by outboard motors which total more than 25 horsepower if:

   1) the motors are listed on the "declarations";
   2) the motors are acquired by an "insured" during the policy period and a request for coverage is made within 45 days after they are acquired; or
   3) the motors are not owned by an "insured".

5. Watercraft --

   a. "We" pay for the "bodily injury" or the "property damage" which results from the maintenance, use, loading, or unloading of:

      1) a watercraft while it is on the "insured premises";
      2) a watercraft which is not owned by or rented to an "insured" if the loss is a result of the activities of an "insured";
      3) a watercraft which is not owned by an "insured" and which is powered by inboard or inboard/outboard motors which total 50 horsepower or less;
      4) a sailing vessel with or without auxiliary power which is owned by or is rented to an "insured" and is less than 26 feet in length; or
      5) a watercraft which is powered by outboard motors which total 25 horsepower or less.

   b. "We" pay for the "bodily injury" or the "property damage" which results from the maintenance, use, loading, or unloading of a watercraft that is powered by outboard motors which total more than 25 horsepower if:

      1) the motors are listed on the "declarations";
      2) the motors are acquired by an "insured" during the policy period and a request for coverage is made within 45 days after they are acquired; or
      3) the motors are not owned by an "insured".

6. Business -- "We" pay for the "bodily injury" or the "property damage" which results from:

   a. the rental of that part of the "insured premises" that is usually occupied by "you" as a residence;
   b. the rental of other parts of the "insured premises" for use as a residence (No family unit may include more than two roomers or boarders); or
   c. the rental of a part of the "insured premises" for use as a school, studio, office, or private garage.

EXCLUSIONS

With respect to the coverage provided by this endorsement, all exclusions that apply to Coverage L and Coverage M are replaced by the following:

"We" do not pay for a loss if one or more of the following excluded events apply to the loss, regardless of other causes or events that contribute to or aggravate the loss, whether such causes or events act to produce the loss before, at the same time as, or after the excluded event.
1. **Exclusions That Apply to Coverages L and M** -- This Personal Liability Coverage does not apply to:

   a. "bodily injury" or "property damage" which results from war (This includes undeclared war, civil war, insurrection, rebellion, revolution, warlike act by a military force or military personnel, or destruction, seizure, or use of property for a military purpose. Discharge of a nuclear weapon is deemed a warlike act even if accidental.);

   b. "bodily injury" or "property damage" which results from the ownership, operation, maintenance, use, occupancy, renting, loaning, entrusting, supervision, loading, or unloading of aircraft, except for "bodily injury" to a person while performing duties as a "domestic employee". However, this exclusion does not apply to model airplanes;

   c. "bodily injury" or "property damage" which results from the ownership, operation, maintenance, use, occupancy, renting, loaning, entrusting, supervision, loading, or unloading of "motorized vehicles" or watercraft owned or operated by or rented or loaned to an "insured". However, "we" do pay:

      1) for "bodily injury" to a person in the course of performing duties as a "domestic employee"; or

      2) if coverage is provided by an Incidental Motorized Vehicle or Watercraft Coverage included in this endorsement;

   d. "bodily injury" or "property damage" which results from the use of a "motorized vehicle" in, or in the practice or the preparation for, racing, speed, pulling or pushing, demolition, or stunt activities or contests;

   e. "bodily injury" or "property damage" which results from the use of animals, other than horses, in or in the practice or preparation for, any prearranged racing, speed, pulling or pushing, or stunt activities or contests. However this exclusion applies only to "occurrences" that take place at the location designated for the contest or activity;

   f. "bodily injury" or "property damage" which results from liability imposed by law on an "insured" for the use of a "motorized vehicle", aircraft, or watercraft, except if coverage is provided by an Incidental Motorized Vehicle or Watercraft Coverage included in this endorsement;

   g. "bodily injury" or "property damage" which results from the rendering of or the failing to render a professional service;

   h. "bodily injury" or "property damage" which results from activities related to the "business" of an "insured", except as provided by an Incidental Business Coverage included in this endorsement;

   i. "bodily injury" or "property damage" which results from premises that are owned, rented, or controlled by an "insured" and that are not the "insured premises". However, "we" do pay for "bodily injury" to a person in the course of performing duties as a "domestic employee";

   j. "bodily injury" or "property damage" which is expected by, directed by, or intended by the "insured"; or that is the result of intentional and malicious acts of the "insured". However, this exclusion does not apply to "bodily injury" that arises out of the use of reasonable force to protect people or property;

   k. "bodily injury" or "property damage" which results from an "occurrence" for which an "insured" is also an "insured" under a nuclear energy liability policy
or would be an "insured" but for the exhaustion of its "limits" (A nuclear energy liability policy is a policy issued by the Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters, Nuclear Insurance Association of Canada, or their successors.);

l. "bodily injury" or "property damage" which results from the actual, alleged, or threatened discharge, dispersal, seepage, migration, release, or escape of "pollutants" into or upon land, water, or air. However, this exclusion does not apply to "bodily injury" or "property damage" that results from the heat, smoke, or fumes of a fire on the "insured premises" that becomes uncontrollable or breaks out from where it was intended to be; or

m. any loss, cost, or expense arising out of any:

1) request, demand, or order that any "insured" or others test for, monitor, clean up, remove, contain, treat, detoxify, neutralize, or in any way respond to or assess the effects of "pollutants"; or

2) claim or suit by or on behalf of any governmental authority relating to testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, or in any way responding to or assessing the effects of "pollutants".

2. Additional Exclusions That Apply Only to Coverage L -- Coverage L does not apply to:

a. "bodily injury" to "you", and if residents of "your" household, "your" relatives and persons under the age of 21 in "your" care or in the care of "your" resident relatives;

b. liability assumed under a contract or an agreement, except as provided by Incidental Contracts and Agreements

Coverage included in this endorsement;

c. damage to property owned by an "insured";

d. damage to property that is rented to, occupied by, used by, or in the care of an "insured", except for "property damage" caused by fire, smoke, or explosion;

e. sickness, disease, or death of a "domestic employee" unless a written notice is received by "us" within 36 months after the end of the policy period in which the injury occurred; or

f. "bodily injury" to a person, including a "domestic employee", if the "insured" has a workers' compensation policy covering the injury or if benefits are payable or are required to be provided by an "insured" under a workers' compensation, non-occupational disability, occupational disease or like law.

3. Additional Exclusions That Apply Only to Coverage M -- Coverage M does not apply to "bodily injury" to:

a. an "insured" or other person who resides on the "insured premises", except a "domestic employee";

b. a person who is on the "insured premises" because a "business" is conducted or professional services are rendered on the "insured premises";

c. a person, including a "domestic employee", if a workers' compensation policy covers the injury or if benefits are provided under a workers' compensation, non-occupational disability, occupational disease, or like law.