

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## PERSONAL LIABILITY

This endorsement modifies insurance provided under the following:

### COMMERCIAL GENERAL LIABILITY COVERAGE FORM

**A. Coverage A – Bodily Injury And Property Damage**  
Liability is extended to apply to liability arising out of the insured's personal or non-business activities.

With respect to coverage provided under this endorsement, Section I, Coverage A, Paragraph 2. **Exclusions**, is replaced by the following:

#### 2. Exclusions

This insurance does not apply to:

- a. "Bodily injury" or "property damage" expected or intended from the standpoint of the insured even if the resulting "bodily injury" or "property damage":
- (1) Is of a different kind, quality or degree than initially expected or intended; or
  - (2) Is sustained by a different person, entity, real or personal property, than initially expected or intended.

This exclusion does not apply to "bodily injury" resulting from the use of reasonable force to protect persons or property;

- b. "Bodily injury" or "property damage" arising out of:

- (1) Or in connection with a business engaged in by an insured. This exclusion applies but is not limited to an act or omission, regardless of its nature or circumstance, involving a service or duty rendered, promised, owed, or implied to be provided because of the nature of the business.

This exclusion, **b.(1)**, does not apply to an insured under the age of 21 years involved in a part-time or occasional, self-employed business with no employees.

But in the event of "property damage" to which this exception may apply, the person who sustains the "property damage" must be someone other than an insured;

- (2) The rental or holding for rental by an insured of any part of premises that are not residences;
- (3) The rental or holding for rental of any residence owned by an insured.

The only exceptions to this exclusion are in cases of occupancy or intended occupancy:

- (a) By persons using the residence exclusively as living quarters on an occasional basis;
- (b) Of a part of the residence as living quarters by no more than 2 roomers or boarders; or
- (c) Of a part of the residence as an office, school, studio, or private garage;
- (4) The rendering of, or failure to render, professional services; or
- (5) Any premises that is not an "insured location", but is owned, rented or controlled by an insured.

The only exceptions to this exclusion are in "occurrences" of "bodily injury" to a "residence employee" arising out of and in the course of his or her employment by the insured;

#### c. Pollution

- (1) "Bodily injury" and "property damage" arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of "pollutants":
  - (a) At or from any premises, site or location which is or was at any time owned or occupied by, or rented or loaned to, any insured. However, this subparagraph, **(1)(a)**, does not apply to:
    - (i) "Bodily injury" if sustained within a building and caused by smoke, fumes, vapor or soot produced by or originating from equipment that is used to heat, cool or dehumidify the building, or equipment that is used to heat water for personal use, by the building's occupants or their guests; or

- (ii) "Bodily injury" or "property damage" arising out of heat, smoke or fumes from a "hostile fire";
- (b) At or from any premises, site or location which is or was at any time used by or for any insured or others for the handling, storage, disposal, processing or treatment of waste;
- (c) Which are or were at any time transported, handled, stored, treated, disposed of, or processed as waste by or for:
  - (i) Any insured; or
  - (ii) Any person or organization for whom you may be legally responsible;
- (d) At or from any premises, site or location on which any insured or any contractors or subcontractors working directly or indirectly on any insured's behalf are performing operations if the "pollutants" are brought on or to the premises, site or location in connection with such operations by such insured, contractor or subcontractor. However, this subparagraph, **(1)(d)**, does not apply to "bodily injury" or "property damage" arising out of heat, smoke or fumes from a "hostile fire"; or
- (e) At or from any premises, site or location on which any insured or any contractors or subcontractors working directly or indirectly on any insured's behalf are performing operations if the operations are to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants".
- (2) Any loss, cost or expense:
  - (a) Arising out of any request, demand, order or statutory or regulatory requirement that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to or assess the effects of "pollutants"; or
  - (b) Arising out of any claim or suit by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing or in any way responding to or assessing the effects of "pollutants".

However, this paragraph does not apply to liability for damages because of "property damage" that the insured would have in the absence of such request, demand, order or statutory or regulatory requirement, or such claim or suit by or on behalf of a governmental authority;

- d. "Bodily injury" or "property damage" for which an insured is obligated to pay:
  - (1) His or her share of any loss assessment charged against all members of an association, corporation or community of property owners; or
  - (2) Damages under any contract or agreement. This exclusion does not apply to written contracts:
    - (a) That directly relate to the ownership, maintenance or use of an "insured location"; or
    - (b) Under which the liability of others is assumed by the insured prior to an "occurrence"; provided the "bodily injury" or "property damage" occurs subsequent to the execution of the contract;
- e. Any obligation of the insured under a workers' compensation, disability benefits or unemployment compensation law or any similar law;
- f. "Bodily injury" to the spouse, child, parent, brother or sister of an employee as a consequence of "bodily injury" to that employee;
- g. "Bodily injury" (except when sustained by a "residence employee" in the course of and as a result of his or her employment by the insured) or "property damage":
  - (1) Arising out of ownership, maintenance or use of any motor vehicle or any other motorized land conveyance, including trailers, owned or operated by or rented or loaned to any insured. Use includes operation and "loading or unloading". The only exceptions to this exclusion are in "occurrences" involving:
    - (a) Trailers. But this exception requires that the trailer must not be towed by or carried on a motorized land conveyance;
    - (b) Motorized land conveyances designed for recreational use off public roads and not subject to motor vehicle registration. If the insured owns the conveyance, this exception requires that the "occurrence" must take place on an "insured location";

(c) A motorized golf cart owned by an insured, designed to carry up to 4 persons, not built or modified after manufacture to exceed a speed of 25 miles per hour on level ground, and that at the time of an "occurrence", is within the legal boundaries of:

- (i) A golfing facility, and is parked or stored there or is being used by an insured to:
  - i. Play the game of golf, or for other recreational or leisure activity allowed by the facility;
  - ii. Travel to or from an area where "motor vehicles" or golf carts are parked or stored; or
  - iii. Cross public roads at designated points to gain access to other parts of the golfing facility; or
- (ii) A private residential community, including its public roads upon which a motorized golf cart can legally travel, that is subject to the authority of a property owners' association and contains an insured's "residence premises"; or

(d) A motorized land conveyance not subject to motor vehicle registration and:

- (i) Used to service an insured's residence;
- (ii) Kept in dead storage at the "insured location"; or
- (iii) Used exclusively as a device for assisting the handicapped;

- (2) Arising out of the entrustment by an insured of any motor vehicle or any other motorized land conveyance to any person; or
- (3) Giving rise to vicarious liability, whether or not imposed by law, for the actions of a child or minor using a means of transportation named in Paragraphs (1) or (2).

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" that caused the "bodily injury" or "property damage" involved the ownership, maintenance, use, or entrustment to others

of any motor vehicle or any other motorized land conveyance that is owned or operated by or rented or loaned to any insured;

h. "Bodily injury" or "property damage":

- (1) Arising out of ownership, maintenance, use or entrustment to others of an excluded watercraft described below. Use includes operation and "loading or unloading"; or
- (2) Giving rise to vicarious liability, whether or not imposed by law, for the actions of a child or minor involving an excluded watercraft described below.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" that caused the "bodily injury" or "property damage" involved the ownership, maintenance, use, or entrustment to others of an excluded watercraft described below. Excluded watercraft are those that are principally designed to be propelled by engine power or electric motor or are sailing vessels, whether owned by or rented to an insured. This exclusion does not apply to watercraft:

- (1) That are not sailing vessels and are powered by:
  - (a) Inboard or inboard-outdrive engine or motor power of 50 horsepower or less not owned by an insured;
  - (b) Inboard or inboard-outdrive engine or motor power of more than 50 horsepower not owned by or rented to an insured;
  - (c) One or more outboard engines or motors with 25 total horsepower or less;
  - (d) One or more outboard engines or motors with more than 25 total horsepower if the outboard engine or motor is not owned by an insured;
  - (e) Outboard engines or motors of more than 25 total horsepower owned by an insured if:
    - (i) You acquire them prior to the policy period; and
      - i. You declare them at policy inception; or
      - ii. Your intention to insure is reported to us in writing within 45 days after you acquire the outboard motors.
    - (ii) You acquire them during the policy period.

This coverage applies for the policy period.

- (2) That are sailing vessels, with or without auxiliary power:
  - (a) Less than 26 feet in overall length;
  - (b) 26 feet or more in overall length, not owned by or rented to an insured.
- (3) That are stored.

This exclusion does not apply to "occurrences" of "bodily injury" or "property damage":

- (1) That take place on the "insured location"; or
  - (2) Sustained by a "residence employee" in the course of and as a result of his or her employment by an insured;
- i. "Bodily injury" or "property damage":

- (1) Arising out of ownership, maintenance or use of any aircraft owned or operated by or rented or loaned to any insured. Use includes operation and "loading or unloading".

The only exceptions to this exclusion are in "occurrences" of "bodily injury" sustained by a "residence employee". But this exception requires that the "residence employee" must:

- (a) Sustain the "bodily injury" in the course of and as a result of his or her employment by the insured; and
  - (b) Not be operating or performing maintenance work on the aircraft at the time of the "occurrence";
- (2) Arising out of the entrustment by an insured of any aircraft to any person; or
  - (3) Giving rise to vicarious liability, whether or not imposed by law, for the actions of a child or minor using an aircraft.

This exclusion, i., applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" that caused the "bodily injury" or "property damage" involved the ownership, maintenance, use, or entrustment to others of any aircraft that is owned or operated by or rented or loaned to any insured.

This exclusion, i., does not apply to model or hobby aircraft unless used or designed to carry an operator(s), any other person(s), or cargo;

- j. "Property damage" to property:
  - (1) Owned by an insured, nor to any costs or expenses incurred by you, or any other person, organization or entity, for repair, replacement, enhancement,

restoration or maintenance of such property for any reason, including prevention of injury to a person or damage to another's property; or

- (2) Rented to, occupied or used by, or in the care of an insured.

The only exceptions to this exclusion, j.(2), are in the case of the insured's legal obligation to pay damages because of an "occurrence" of "property damage" caused by fire, smoke or explosion;

- k. "Bodily injury" to you or to any insured within the meaning of insured as defined in Paragraphs 1., 2. and 3. of Paragraph E., below.

This exclusion, k., also applies to any claim made or "suit" brought against you or any insured to:

- (1) Repay; or
  - (2) Share damages with; another person who may be obligated to pay damages because of such "bodily injury";
- l. "Bodily injury" or "property damage" arising out of the use of any self-propelled land vehicle or "mobile equipment" in, or while in practice or preparation for, a prearranged racing, speed, strength or demolition contest or in any stunting activity;
  - m. "Bodily injury" or "property damage" arising out of:
    - (1) The use of any animal in, or while in practice or preparation for, a prearranged racing, speed or strength contest, or prearranged stunting activity. But this Exclusion m.(1) applies only to "occurrences", arising out of such contests or activities, that take place at the site designated for the contest or activity; or
    - (2) The use of any animal, with or without an accessory vehicle, for providing rides to any person for a fee or for providing rides in connection with or during a fair, charitable function or similar type of event;
  - n. "Bodily injury" or "property damage" arising out of the transmission of a communicable disease by an insured;
  - o. "Bodily injury" or "property damage" arising out of sexual molestation, corporal punishment or physical or mental abuse;
  - p. "Bodily injury" or "property damage" arising out of the use, sale, manufacture, delivery, transfer or possession by any person of a Controlled Substance(s) as defined by the Federal Food and Drug Law at 21 U.S.C.A. Sections 811 and 812. Controlled Substances include but are not limited to

cocaine, LSD, marijuana and all narcotic drugs. However, this exclusion does not apply to the legitimate use of prescription drugs by a person following the orders of a licensed physician;

- q. "Bodily injury" arising out of "personal injury";
- r. "Bodily injury" or "property damage" arising directly or indirectly out of any action or omission that violates or is alleged to violate:
  - (1) The Telephone Consumer Protection Act (TCPA), including any amendment of or addition to such law; or
  - (2) The CAN-SPAM Act of 2003, including any amendment of or addition to such law; or
  - (3) Any statute, ordinance or regulation, other than the TCPA or CAN-SPAM Act of 2003, that prohibits or limits the sending, transmitting, communicating or distribution of material or information; or
- s. "Bodily injury" or "property damage", however caused, arising, directly or indirectly, out of:
  - (1) War, including undeclared or civil war; or
  - (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
  - (3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

**B.** Those provisions of Coverage **B** – Personal And Advertising Injury Liability which apply to damages the insured is obligated to pay because of "personal injury" are extended to apply to liability arising out of the insured's personal or non-business activities.

With respect to coverage provided by this endorsement, Section **I**, Coverage **B** is replaced by the following:

#### **COVERAGE B – PERSONAL INJURY LIABILITY**

##### **1. Insuring Agreement**

- a. We will pay those sums that the insured becomes legally obligated to pay as damages because of "personal injury" to which this insurance applies. We will have the right and duty to defend the insured against any "suit" seeking those damages. However, we will have no duty to defend the insured against any "suit" seeking damages for "personal injury" to which this insurance does not apply. We may at our discretion investigate any "occurrence" or offense and settle any claim or "suit" that may result.

But:

- (1) The amount we will pay for damages is limited as described in Section **III** – Limits Of Insurance; and
- (2) Our right and duty to defend end when we have used up the applicable Limit of Insurance in the payment of judgments or settlements under Coverages **A** or **B** or medical expenses under Coverage **C**.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under Paragraph **1.** of Supplementary Payments – Coverages **A** and **B**.

- b. This insurance applies to "personal injury" only if caused by an offense:
  - (1) Committed during the policy period; and
  - (2) Arising out of the conduct of your personal or non-business activities.

##### **2. Exclusions**

This insurance does not apply to:

- a. "Personal injury":
  - (1) Caused by or at the direction of the insured with the knowledge that the act would violate the rights of another and would inflict "personal injury";
  - (2) Arising out of oral or written publication of material, if done by or at the direction of the insured with knowledge of its falsity;
  - (3) Arising out of oral or written publication of material whose first publication took place before the beginning of the policy period;
  - (4) Arising out of a criminal act committed by or at the direction of the insured. This exclusion, (4), does not affect our duty to defend, in accordance with Paragraph **1.a.** under Coverage **B** above, an insured prior to determining, through the appropriate legal processes, that that insured is responsible for a criminal act;
  - (5) For which the insured has assumed liability in a contract or agreement. This exclusion does not apply to any indemnity obligation the insured has assumed under a written contract directly relating to the ownership, maintenance or use of the "insured location", provided the "personal injury" occurs subsequent to the execution of the contract;
  - (6) Arising out of or in connection with a business engaged in by an insured. This exclusion applies but is not limited to an act or omission, regardless of its nature or circumstance, involving a service or

duty rendered, promised, owed, or implied to be provided because of the nature of the business.

This exclusion, (6), does not apply to an insured under the age of 21 years involved in a part-time or occasional, self-employed business with no employees;

- (7) Arising out of civic or public activities performed for pay by an insured;
- (8) Arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of "pollutants" at any time;
- (9) To you or to any insured within the meaning of insured as defined in Paragraphs 1., 2. and 3. of Paragraph E., below.  
This exclusion also applies to any claim made or "suit" brought against you or any insured to:
  - (a) Repay; or
  - (b) Share damages with; another person who may be obligated to pay damages because of such "personal injury";
- (10) Arising directly or indirectly out of any action or omission that violates or is alleged to violate:
  - (a) The Telephone Consumer Protection Act (TCPA), including any amendment of or addition to such law; or
  - (b) The CAN-SPAM Act of 2003, including any amendment of or addition to such law; or
  - (c) Any statute, ordinance or regulation, other than the TCPA or CAN-SPAM Act of 2003, that prohibits or limits the sending, transmitting, communicating or distribution of material or information; or
- (11) However caused, arising, directly or indirectly, out of:
  - (a) War, including undeclared or civil war; or
  - (b) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
  - (c) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

b. Any loss, cost or expense arising out of any:

- (1) Request, demand, order or statutory or regulatory requirement that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants"; or
- (2) Claim or suit by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of "pollutants".

**C. Coverage C – Medical Payments** is replaced by the following with respect to "occurrences" of "bodily injury" to which Coverage A of this endorsement applies:

#### 1. Insuring Agreement

- a. We will pay reasonable medical expenses incurred or medically ascertained within 3 years from the date of an accident causing "bodily injury".

Reasonable medical expenses means expenses incurred or ascertained for:

- (1) First aid administered at the time of an accident;
- (2) Necessary medical, surgical, x-ray and dental services, including prosthetic devices; and
- (3) Necessary ambulance, hospital, professional nursing and funeral services.

- b. This coverage applies only:

- (1) To a person (other than an insured) on the "insured location" with the permission of any insured; or
- (2) To a person (other than an insured) off the "insured location", provided the "bodily injury":
  - (a) Arises out of a condition on the "insured location" or the ways immediately adjoining it;
  - (b) Is caused by the activities of an insured;
  - (c) Is caused or sustained by a "residence employee" in the course of his or her employment by an insured; or
  - (d) Is caused by an animal owned by or in the care of an insured.

No other obligation or liability to pay sums or perform acts or services is covered.

#### 2. Exclusions

We will not pay medical expenses for "bodily injury":

- a. To a "residence employee" if "bodily injury" occurs:

- (1) Off the "insured location"; and

- (2) Outside the scope of his or her employment by an insured;
- b. To any person (other than a "residence employee") regularly residing on any part of the "insured location"; or
- c. To any person, if the "bodily injury" sustained is excluded under Coverage A of this endorsement.

**D. Additional Coverage**

**DAMAGE TO PROPERTY OF OTHERS**

We will pay, at replacement cost, up to \$1,000 per "occurrence" for "property damage" to property of others caused by an insured.

But we will not pay for "property damage":

- 1. To the extent of any amount recoverable under another coverage of this or any other policy;
- 2. Caused intentionally by an insured who is 13 years of age or older;
- 3. To property owned by or rented to an insured, a tenant of an insured, or a member of your household; or
- 4. Arising out of:
  - a. Business pursuits;
  - b. An act or omission in connection with any premises (other than an "insured location") that are owned, rented or controlled by the insured; or
  - c. The ownership, maintenance, operation, use, "loading or unloading" of aircraft, watercraft or motor vehicles or any other motorized land conveyances.

The only exceptions are in "occurrences" of "property damage" involving motorized land conveyances designed for recreational use off public roads and neither:

  - (1) Subject to motor vehicle registration; nor
  - (2) Owned by an insured.

No other obligation to pay sums or perform acts or services is covered.

**E. With respect to coverage provided under this endorsement, Section II – Who Is An Insured is replaced by the following:**

- 1. You are an insured and, if your spouse is a member of your household, the word you includes your spouse.
- 2. The following persons are also insureds, provided they are members of your household:
  - a. Your relatives;
  - b. Any person under the age of 21 who is in the care of a person specified in Paragraphs 1. or 2.a. above.
- 3. A student enrolled in school full time, as defined by the school, who was a member of your household before moving out to attend school, provided the student is under the age of:
  - a. 24 and your relative; or
  - b. 21 and in your care or the care of a person specified in 2.a.;

is also an insured.

- 4. Any person or organization legally responsible for animals or watercraft owned by you or a person specified in Paragraphs 1 or 2.a. above, is also an insured. But such a person or organization is an insured only insofar as:
    - a. The insurance under this Coverage Form applies to "occurrences" involving animals or watercraft;
    - b. That person's or organization's custody or use of the animals or watercraft does not involve business; and
    - c. That person or organization has the custody or use of the animals with the owner's permission.
  - 5. Any person while engaged in the employment of you or a person specified in Paragraphs 1., or 2.a. above, is also an insured but only insofar as the insurance under this endorsement applies to "occurrences" involving vehicles.
  - 6. Any other person using a vehicle on the "insured location" with your consent is also an insured, but only insofar as the insurance under this endorsement applies to "occurrences" involving vehicles.
- F. With respect to coverage provided under this endorsement, Paragraph 5. in Section III – Limits Of Insurance, is replaced by the following:**
- 5. Subject to Paragraph 2. above, the Each Occurrence Limit is the most we will pay for the sum of:
    - a. Damages under Coverage A; and
    - b. Medical expenses under Coverage C; because of all "bodily injury" and "property damage" arising out of any one "occurrence".

Included within the Each Occurrence Limit is a special Limit of Insurance of \$10,000, which is the most we will pay for all covered damages that the insured becomes legally obligated to pay because of statutorily imposed vicarious liability for the actions of a child or minor. However, we will not pay for those damages excluded by means of Paragraphs 2.g., 2.h. or 2.i. of Coverage A, Exclusions, in this endorsement.
- G. With respect to coverage provided by this endorsement, the following is added to Section IV – Commercial General Liability Conditions, Paragraph 2. Duties In The Event Of Occurrence, Offense, Claim Or Suit:**
- We have no duty to provide coverage under this policy if failure to comply with the duties described in this Condition is prejudicial to us.
- H. With respect to Additional Coverage – Damage To Property Of Others provided by this endorsement, the following is added to Section IV – Commercial General Liability Conditions, Paragraph 2. Duties In The Event Of Occurrence, Offense, Claim Or Suit:**

- e. If loss occurs under Additional Coverage – Damage To Property Of Others, you must:
  - (1) Submit to us within 60 days after the loss, a signed sworn proof of loss; and
  - (2) Exhibit the damaged property, if within your control.
- I. With respect to coverage provided under this endorsement, **Section V – Definitions** is revised as follows:
  - 1. Definition 4. "Coverage Territory" is deleted.
  - 2. Definition 14. "Personal and advertising injury" is replaced by the following:
 

"Personal injury" means injury, including consequential "bodily injury", arising out of one or more of the following offenses:

    - a. False arrest, detention or imprisonment;
    - b. Malicious prosecution;
    - c. The wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of, a room, dwelling or premises that a person occupies, committed by or on behalf of its owner, landlord or lessor;
    - d. Oral or written publication of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services; or
    - e. Oral or written publication of material that violates a person's right of privacy.
  - 3. The following are added:
    - a. "Farming" means the operation of an agricultural or aquacultural enterprise, and includes the operation of roadside stands, on your "farm premises", maintained solely for the sale of farm products produced principally by you. Unless specifically indicated in the Declarations, farming does not include:
      - (1) Retail activity other than that described above; or
      - (2) Mechanized processing operations.
    - b. "Farm premises" means the location identified as such in the Declarations and operated for "farming" purposes, and includes the following, provided they are not used or held for rental or for business purposes other than "farming":
      - (1) Buildings used as residences;
      - (2) Garages;
      - (3) Stables; and
      - (4) Individual or family cemetery plots or burial vaults.
- c. "Insured location" means:
  - (1) The "farm premises";
  - (2) The part of other premises, or of other structures and grounds, that is:
    - (a) Used by you as a residence and shown in the Declarations; or
    - (b) Acquired by you during the policy period for your use as a residence;
  - (3) Premises used by you in conjunction with the premises included in Paragraphs (1) or (2) above;
  - (4) Any part of premises not owned by an insured but where an insured is temporarily residing;
  - (5) Vacant land, other than farm land, owned by or rented to an insured;
  - (6) Land owned by or rented to an insured on which a one to four-family dwelling is being constructed as a residence for occupancy by an insured, or by an insured's farm employees or "residence employees"; and
  - (7) Any part of premises occasionally rented to an insured for other than business purposes.
- d. "Residence employee" means an insured's employee whose duties are principally in connection with the maintenance or use of the "residence premises", including household or domestic services, or who performs duties elsewhere of a similar nature not in connection with the business of any insured.
- e. "Residence premises" means your principal residence and the grounds and structures appurtenant to it.
 

"Residence premises" does not include any part or parts of a building or structure that are used for business.