



OREGON MUTUAL INSURANCE COMPANY
OFFICE PROFESSIONAL, PRIVATE SCHOOL OR STUDIO USE
ON THE INSURED PREMISES

H042 (6-95)

This policy covers the following **business** which is conducted by an **insured** on the **insured premises**:

Description of Business:

The **business** is conducted in either:

- 1. the **residence** covered under Coverage A; or
- 2. a related private structure on the **insured premises**.

1. If the **business** is conducted in a related private structure on the **insured premises**, we cover the structure for accidental direct physical loss caused by perils insured against as described in the Perils Section. We pay no more than the **limit** shown in this endorsement.

Limit:\$

Neither Coverage A nor Coverage B apply to this structure.

- 2. Under **Limitations on Certain Property**, the **limit** that applies to **business** property while on the **insured premises** does not apply to furnishings, supplies and equipment pertaining to the **business** on the **insured premises** described in this endorsement.
- 3. Under **Incidental Liability Coverages**, the following is added to **Incidental Business Coverage**:
business activities of an **insured** which pertain to the use of the **insured premises** as described in the Office, Professional, Private School or Studio Use endorsement.
- 4. Under **Exclusions That Apply Only To Coverage M**, the exclusion that applies to a person who is on the **insured premises** because a **business** is conducted or professional services are rendered on the **insured premises** does not apply to the **business** described in this endorsement.
- 5. This insurance does not apply to **bodily injury** to:
 - a. an employee of an **insured** arising out of the **business** use described above other than a person while performing duties as a **domestic employee** of an **insured**; or
 - b. a pupil arising out of corporal punishment administered by or at the direction of the **insured**.