



OREGON MUTUAL INSURANCE COMPANY
OFFICE, PROFESSIONAL, PRIVATE SCHOOL OR STUDIO USE
ON OTHER PREMISES
(Liability Coverage Section Only)

H043 (6-95)

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

Description of Business:

Location of Premises:

SAMPLE

1. Under **Incidental Liability Coverages**, the following is added to **Business**:
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 or other Incidental Business Occupancy endorsement.
2. 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.
3. 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**.