



**OREGON MUTUAL INSURANCE COMPANY
BUSINESS ACTIVITIES**

H071 (6-95)

Coverage L - Personal Liability and Coverage M - Medical Payments to Others apply to the **business** activities of the **insured** as described in this endorsement or on the Declarations.

Name:

Business:

Liability for corporal punishment is not covered by this endorsement unless shown as included:

included

This insurance does not apply:

1. to **bodily injury** or **property damage** in connection with a **business** owned or financially controlled solely by the **insured** or by a partnership of which the **insured** is a partner;
2. to **bodily injury** or **property damage** arising out of the rendering of or failure to render professional services of any nature (other than teaching); (This includes but is not limited to any architectural, engineering or industrial design services, medical, surgical, dental, or other services or treatment for the health of persons or animals, and any beauty or barber services or treatment.)
3. to **bodily injury** to a fellow employee of the **insured** injured in the course of employment; or
4. when the **insured** is a member of the faculty or teaching staff of any school or college:
 - a. to **bodily injury** or **property damage** arising from draft or saddle animals, vehicles for use therewith, aircraft, **motor vehicles**, **recreational motor vehicles**, or watercraft:
 - (1) owned, operated, or hired by or for the **insured** or their employer; or
 - (2) used by the **insured** for the purpose of instruction;
 - b. to **bodily injury** to any pupil arising out of corporal punishment administered by or at the direction of the **insured**. (This exclusion does not apply under Coverage L - Personal Liability if liability for corporal punishment is indicated above as included.)