

BUSINESS PURSUITS LIABILITY COVERAGE

INSURED:

INSURED BUSINESS:

COVERAGE D (Medical Payments to Others): ☐ included ☐ excluded (check the box that applies)

LIABILITY FOR CORPORAL PUNISHMENT OF PUPILS (TEACHERS ONLY):

☐ included ☐ excluded (check the box that applies)

TYPE OF INSTRUCTION (TEACHERS ONLY):

For an included additional premium, SECTION II LIABILITY COVERAGE applies to business pursuits of the **insured** named above subject to the following:

This insurance does not apply:

1. to **bodily injury** or **property damage** arising out of the business pursuits of the **insured** relating to a **business** solely owned by the **insured** or owned by a partnership or joint venture of which the **insured** is a partner or member.
2. to **bodily injury** to a fellow employee of the **insured** injured in the course of employment.

When the **insured** is a member of the faculty or teaching staff of any school or college, this insurance does not apply:

1. to **bodily injury** or **property damage** arising out of any act or omission of the **insured** relating to the maintenance, use,

loading, unloading or entrustment to any person of:

- a. draft or saddle animals;
- b. vehicles for use with draft or saddle animals;
- c. aircraft;
- d. automobiles; or
- e. watercraft;

owned or operated, hired by or for the **insured** or employer, or used by the **insured** for the purpose of instruction in use.

2. to **bodily injury** to any pupil arising out of corporal punishment administered by or at the direction of the **insured** unless liability for corporal punishment of pupils is indicated above as included. Such **bodily injury** shall not be considered **bodily injury** caused intentionally by or at the direction of the insured.

FORM HO-220 (07 92)

Prescribed by the State Board of Insurance.

Texas Homeowners Policy

