

## OFFICE, PRIVATE SCHOOL OR STUDIO SECTION II LIABILITY

For an included additional premium, we cover under SECTION II LIABILITY, the \_\_\_\_\_  
(insert description of office,  
\_\_\_\_\_ occupancy located on the **residence premises** or on the premises described below.  
Private school or studio)

### DESCRIPTION

The definition of **insured location** includes the following residential premises:

_____	_____	_____
(address)	(city)	(state)

COVERAGE D (Medical Payments to Others) is: \_\_\_\_\_  
(included or excluded)

Exclusion 1.b. under SECTION II EXCLUSIONS is replaced by the following exclusion.

1. Coverage C (Personal Liability) and Coverage D (Medical Payments to Others) do not apply to:
  - b. **bodily injury** or **property damage** arising out of or in connection with a business of an insured. But this exclusion does not apply to:
    - 1) activities which are usual to nonbusiness pursuits.
    - 2) activities of an office, private school or studio located on the **residence premises** or on the premises described above.

We do not cover **bodily injury** to an employee of an **insured** arising out of the employment by an **insured**. The employee's principal duties must be in connection with the business described above.

**FORM HO 205 (09 93)**

Prescribed by the State Board of Insurance.

Texas Homeowners Policy

