

**NO COVERAGE FOR HOME DAY CARE BUSINESS**

**VIRGINIA**

If an "insured" regularly provides home day care services to a person or persons other than "insureds" and receives monetary or other compensation for such services, that enterprise is a "business". Mutual exchange of home day care services, however, is not considered compensation. The rendering of home day care services by an "insured" to a relative of an "insured" is not considered a "business".

Therefore, with respect to a home day care enterprise which is considered to be a "business", this policy:

1. Does not provide Section II – Liability Coverages because a "business" of an "insured" is excluded under exclusion 1.b. of Section II – Exclusions;
2. Does not provide Section I – Coverage B coverage where other structures are used in whole or part for "business";
3. Does not provide Section I – Coverage C coverage because Coverage C – Property Not Covered, items 11. and 12., exclude:
  - a. "Business" property pertaining to a "business" actually conducted on the "residence premises"; and
  - b. "Business" property away from the "residence premises".

THIS ENDORSEMENT DOES **NOT** CONSTITUTE A REDUCTION OF COVERAGE.