



Attached to and made part of Coverage Part 2, **Personal Umbrella or Excess Liability**

Incidental Business Coverage

In consideration of the premium charged, and subject to the Limits of Insurance, it is understood and agreed that, for the purposes of exclusion F. of this policy, the definition of "Business" is amended to add the following wording, but only to the extent that any claim or occurrence arising out of the following activities are covered by "underlying insurance" and then, this policy shall be excess of such "underlying insurance", and subject to the "retained limit".

"Business" does not include any activity, enterprise, venture, project or other undertaking participated in or engaged in by an "insured" on an intermittent, periodic, random, or occasional basis, whether or not performed for a fee or any other form of remuneration or compensation, in which an "insured":

- a. does not have any financial interest, or any right of ownership or control, and
- b. is not an employee, stockholder, limited or general partner, director, officer, or joint venturer in, with or of:
 - i. the entity or entities involved in promoting, presenting, producing or sponsoring any of the foregoing endeavors, or the person, corporation or other entity paying any fees to an "insured"; or
 - ii. any person, corporation or other entity paying any fees to an "insured" or engaging an "insured" to participate without remuneration or compensation.

All other terms, conditions and exclusions shall remain unchanged.