

plaintiff to defendant Nathanson excluded liability coverage for an accident occurring while Nathanson was engaged in his regular occupation. The policy specifically excludes accidents "arising out of business pursuits of any insured." Some courts have found the phrase "except activities therein which are ordinarily incident to non-business pursuits" ambiguous in factual situations involving nonbusiness activities by persons in the course of their occupation. *Crane v. State Farm Fire & Cas. Co.*, 5 Cal. 3d 112, 485 P.2d 1129, 95 Cal. Rptr. 513 (1971); *State Farm Fire & Cas. Co. v. MacDonald*, 87 Ill. App. 2d 15, 230 N.E.2d 513 (1967); *Gulf Ins. Co. v. Tilley*, 280 F. Supp. 60 (N.D. Ind. 1967), *aff'd* 393 F.2d 119 (7th Cir. 1968). No such problem has been found where the accident has occurred when the insured is engaged in his regular employment. In such cases, it has been held that coverage is clearly excluded. *Dieckman v. Moran*, 414 S.W.2d 320 (Mo. 1967); *Pitre v. Pennsylvania Millers Mut. Ins. Co.*, 236 So. 2d 920 (La. Ct. App. 1970); Annot., 48 A.L.R.3d 1096 (1973). The accident in this case was clearly embraced in the language of the exclusion and the meaning is further clarified by the policy definition of "business" as a "trade" or "occupation." See *Interstate Fire & Cas. Co. v. Lee Raceway, Inc.*, 113 N.H. 593, 311 A.2d 307 (1973).

*Decree for plaintiff; remanded.*

KENISON, C.J., did not sit; the others concurred.

Rockingham  
No. 7147

JOHN L. MANGIN, SR. v. MILDRED M. MANGIN

August 29, 1975

