

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

OTHER MEMBERS OF YOUR HOUSEHOLD

A. Agreement

1. We insure the person named in the ENDORSEMENT attached to the Declarations who lives with you and is a member of your household and who is not an "insured", guest, "residence employee", tenant, roomer or boarder. We also insure a person under the age of 21 who lives with and is in the legal custody of the person named in the Schedule. Such persons are insured for the coverage's described in B. Section I – Property Coverage below and Section II – Liability described in the policy form.
2. It is agreed that this endorsement is issued in reliance on information you provided concerning the residency of the person described in the Schedule.
3. You agree to notify us in writing within 30 days of a change in the:
 - a. Residency; or
 - b. Status, as a household member; of the person described in the Schedule.
4. You will be solely responsible for the payment of any premium pertaining to this endorsement.
5. It is further agreed that you are the representative of the person described in the Schedule, and will act in all matters pertaining to the provisions of this endorsement.

B. Section I – Property Coverage

Under Coverage C, the first paragraph is deleted and replaced by the following:

We cover personal property owned or used by an "insured" or a person described in A.1. above while it is anywhere in the world. After a loss and at your request, we will cover personal property owned by:

1. Others, not including a person describe in A.1. above, while the property is on the part of the "residence premises" occupied by an "insured"; or
2. A guest or a "residence employee", while the property is in any residence occupied by an "insured".

This coverage does not increase the Coverage C limit of liability.

C. General Condition

All other provisions under Section I and Section II of this policy that apply to you also apply to the persons described in A.1. above, except Coverage's A and B and Fair Rental Value under Coverage D.