

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

RESIDENCE HELD IN TRUST

SCHEDULE*

Enter Name of Grantor or Beneficiary (if other than the Trustee shown in the Declarations as the "named insured") described in **A.2.** below:

*Entries may be left blank if shown elsewhere in this policy.

A. Definitions

1. With respect to the coverages provided by this endorsement, the word "trustee" is defined as follows:

"Trustee" means the trustee shown in the Declarations as the "named insured".

2. If one or more persons are named in the Schedule above, Definition 5, which defines "insured", Paragraphs **a.** and **b.** are extended to include such person with respect to the coverages in the policy that are listed under **B.** Coverages below.

In addition to the persons named in the Schedule, the definition of "insured" is also extended to include any of the following residents of their household:

- a. A spouse;
 - b. A relative; or
 - c. Any person under the age of 21 and in the care of a person noted above.
3. Definition 6, which defines "insured location" is deleted and replaced by the following:

6. "Insured Location" means:

- a. With respect to the trust and the "trustee", the following real property but only if legal title to such property is held solely by the trust:

- (1) The "residence premises";
- (2) The part of other premises, other structures and grounds used by you as a residence; and

- (a) Which is shown in the Declarations; or

- (b) Which is acquired by the trust during the policy period for use as a residence by the "trustee" or a person described in 2. above;

- (3) Any premises used by the "trustee" or a person described in 2. above in connection with a premises described in (1) and (2) above;

- (4) Vacant land, other than farm land;

- (5) Land on which a one through four family dwelling is being built as a residence to be occupied by the "trustee" or a person described in 2. above; or

- (6) Individual or family cemetery plots or burial vaults; and

- b. With respect to a person described in 2. above, the following real property:

- (1) Any premises used by such person in connection with a premises described in a.(1) and (2) above;

- (2) Vacant land, other than farm land, owned or rented to such person;

- (3) Land owned by or rented to such person on which a one through four family dwelling is being built as a residence to be occupied by that person;

- (4) Individual or family cemetery plots or burial vaults; or

- (5) Any part of a premises occasionally rented to such person for other than "business" use; and
- c. With respect to the "trustee" or a person described in 2. above, any part of a premises:
 - (1) Not owned by such person; and
 - (2) Where such person is temporarily residing.

B. Coverages

The following coverages apply to the person named in the Schedule above:

- 1. Coverage C – Personal Property;
- 2. Coverage D – Loss of Use, Paragraphs 1. Additional Living Expense and 3. Civil Authority Prohibits Use;
- 3. Coverage E – Personal Liability; and
- 4. Coverage F – Medical Payments To Others.

If we decide to cancel or not to renew this policy, the persons named in the Schedule, if any, will be notified in writing.

C. Section II – Liability Coverages

The following is added:

When the "trustee" does not regularly reside on the "residence premises":

- 1. The coverages provided under Coverage E – Personal Liability and Coverage F – Medical Payments To Others for the "trustee" only apply with respect to "bodily injury" or "property damage" arising out of the ownership, maintenance or use of the "residence premises"; and

- 2. There is no coverage under this policy for any resident of the "trustee's" household.

D. Section II – Exclusions

1. Coverage E – Personal Liability And Coverage F – Medical Payments To Others

The following exclusion is added:

"Bodily injury" or "property damage" arising out of any act or decision or failure to act or decide by the "trustee" in administering the trust shown in the Declarations, other than as provided in Section II – Liability Coverages above.

2. Coverage E – Personal Liability

Paragraph 6. is deleted and replaced by the following:

- 6. "Bodily injury" to the "trustee", an "insured" as defined under Definitions 5.a. or b. in the policy form and A.2. above or any person acting on their behalf.

This exclusion also applies to any claim made or suit brought against the "trustee" or an "insured" as defined under Definitions 5.a. or b. in the policy form and A.2. above or any person acting on their behalf:

- a. To repay; or
- b. Share damages with;

another person who may be obligated to pay damages because of "bodily injury" to an "insured".

All other provisions of this policy apply.

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ORDINANCE OR LAW COVERAGE

SCHEDULE*

Ordinance Or Law Percentage Amount:

*Entry may be left blank if shown elsewhere in this policy for this coverage.

- A. We will pay for the increased costs you incur due to the enforcement of any ordinance or law which requires or regulates:
 - 1. The construction, demolition, remodeling, renovation or repair of that part of a covered building or other structure damaged by a Peril Insured Against;
 - 2. The demolition and reconstruction of the undamaged part of a covered building or other structure, when that building or other structure must be totally demolished because of damage by a Peril Insured Against to another part of that covered building or other structure; or
 - 3. The remodeling, removal or replacement of the portion of the undamaged part of a covered building or other structure necessary to complete the remodeling, repair or replacement of that part of the covered building or other structure damaged by a Peril Insured Against.
 - B. You may use all or part of this ordinance or law coverage to pay for the increased costs you incur to remove debris resulting from the construction, demolition, remodeling, renovation, repair or replacement of property as stated in Paragraph A., above.
 - C. Our limit of liability for this coverage will not be more than the amount determined in Paragraph D., below.
 - D. The ordinance or law limit of liability is determined by multiplying:
 - 1. For Forms **HO 00 02**, **HO 00 03**, **HO 00 05** and **HO 00 06**, the Coverage A – Dwelling Limit of Liability shown in the Declarations by the Ordinance Or Law Percentage Amount shown in this endorsement; or
 - 2. For Form **HO 00 04**, the Building Additions And Alterations Limit of Liability shown in the Declarations by the Ordinance Or Law Percentage Amount shown in this endorsement.
 - E. We do not cover:
 - 1. The loss in value to any covered building or other structure due to the requirements of any ordinance or law; or
 - 2. The costs to comply with any ordinance or law which requires any “insured” or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, pollutants in or on any covered building or other structure.
 Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.
- This coverage is additional insurance.
 All other provisions of this policy apply.