

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

Lexington Insurance Company Premises Only Coverage – HO3

DEFINITIONS

Residence premises" of HO 00 03 04 91 is replaced by the following:

Residence Premises" means"

- a. The one family dwelling, other structures, and grounds; or
- b. That part of any other building;

where you reside and which is shown as the "residence premises" in the Declarations.

"Residence premises" also means a two family dwelling where you reside in at least one of the family units and which is shown as the "residence premises" in the Declarations.

LIABILITY COVERAGES

COVERAGE E - PERSONAL LIABILITY

This section, in HO 00 03 04 91 , is deleted and replaced by the following:

COVERAGE E - PERSONAL LIABILITY

If a claim is made or a suit is brought against an "insured" for damages because of "bodily injury" or "property damage" caused by an "occurrence" at the "residence premises" to which this coverage applies, we will:

1. Pay up to our limit of liability for the damages for which the "insured" is legally liable. Damages include prejudgment interest awarded against the "insured;" and
2. Provide a defense at our expense by counsel of our choice, even if the suit is groundless, false or fraudulent. We may investigate and settle any claim or suit that we decide is appropriate. Our duty to settle or defend ends when the amount we pay for damages resulting from the "occurrence" equals our limit of liability.

COVERAGE F - MEDICAL PAYMENTS TO OTHERS

This section, in HO 00 03 04 91 , is deleted and replaced by the following:

COVERAGE F - MEDICAL PAYMENTS TO OTHERS

We will pay the necessary medical expenses that are incurred or medically ascertained within three years from the date of an accident on the "residence premise" causing "bodily injury." Medical expenses means reasonable charges for medical, surgical, x-ray, dental, ambulance, hospital, professional nursing, prosthetic devices and funeral services. This coverage does not apply to you or regular residents of your household except "residence employees." As to others, this coverage applies only:

1. To a person on the "residence premises" with the permission of an "insured;" or
2. To a person off the "residence premises", if the "bodily injury:"
 - a. Arises out of a condition on the "residence premises" or the ways immediately adjoining;

- b. Is caused by the activities of an "insured;"
- c. Is caused by a "residence employee" in the course of the "residence employee's" employment by an "insured;" or
- d. Is caused by an animal owned by or in the care of an "insured."

Provisions of this endorsement supercede any other policy language with respect to locations where coverage is granted, however, these provisions do not apply in any state where such endorsement is expressly prohibited by state law.