

**ENDORSEMENT #**

**This endorsement, effective 12:01 A.M.,  
Forms a part of Policy No.:  
Issued to:  
By: LEXINGTON INSURANCE COMPANY**

**RESIDENCE PREMISES ONLY COVERAGE FOR COVERAGE E AND F  
FOR USE WITH FORM HO 00 03 AND HO 00 06**

This endorsement modifies insurance provided by the policy:

**SECTION II – LIABILITY COVERAGES**

Paragraph A., **Coverage E – Personal Liability** of **SECTION II – LIABILITY COVERAGES** is deleted and replaced with the following:

**A. 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 an "insured" is legally liable. Damages include prejudgment interest awarded against an "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 our limit of liability for the "occurrence" has been exhausted by payment of a judgment or settlement.

**SECTION II – LIABILITY COVERAGES**

Paragraph B., **Coverage F. – Medical Payments to Others** of **SECTION II – LIABILITY COVERAGES** is deleted and replaced with the following:

**B. 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 premises" 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 to a person on the "residence premises" with the permission of an "insured".

All other terms and conditions of the policy remain the same.