

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

DWELLING RENTED TO OTHERS

FOR USE WITH FORM HO 00 03 AND HO 00 06

Coverage provided by this policy is extended to apply while the "residence premises" is regularly rented or held for rental to others.

SECTION I – PROPERTY COVERAGES

C. Coverage C – Personal Property (or Paragraph B. in HO 00 06)

4. Property Not Covered

Paragraph g. is deleted and replaced by the following:

- g. Property in an apartment, other than the "residence premises", regularly rented or held for rental to others by an "insured";

SECTION I – PERILS INSURED AGAINST

B. Coverage C – Personal Property (or delete the reference to Paragraph B. in the HO 00 06)

Under Peril 9. Theft, Paragraph b.(3) is deleted.

SECTION I – EXCLUSIONS

The following exclusion is added to Paragraph A. (or delete the reference to Paragraph A. in the HO 00 06):

Theft, from the "residence premises" of:

- a. Money, bank notes, bullion, gold, goldware, gold-plated ware, silver, silverware, silver-plated ware, pewterware, platinum, platinumware, platinum-plated ware, coins, medals, scrip, stored value cards and smart cards;
- b. Securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, personal records, passports, tickets and stamps regardless of the medium (such as paper or computer software) on which the material exists; or

- c. Jewelry, watches, furs, precious and semiprecious stones.

SECTION II – EXCLUSIONS

Exclusion E.2. "Business" is deleted and replaced by the following:

2. "Business"

- a. "Bodily injury" or "property damage" arising out of or in connection with a "business" conducted from an "insured location" or engaged in by an "insured", whether or not the "business" is owned or operated by an "insured" or employs an "insured".
- b. This Exclusion E.2. applies but is not limited to an act or omission, regardless of its nature or circumstance, involving a service or duty rendered, promised, owed, or implied to be provided because of the nature of the "business".

This Exclusion E.2. does not apply to the rental or holding for rental of the "residence premises".

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