

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**SEASONAL OR SECONDARY DWELLING ENDORSEMENT**

For the premium charged, liability coverage under this policy is limited to losses related to the ownership, maintenance or use of the premises insured by this policy.

The following changes have been made to the coverage provided under your policy:

**DEFINITIONS**

Definition **8.** "Occurrence" is deleted and replaced by the following:

- 8.** "Occurrence" means an accident, including continuous or repeated exposure to substantially the same general harmful conditions, resulting from the ownership, maintenance, or use of the premises described on the Declaration page, which results, during the policy period, in:
  - a.** "Bodily injury"; or
  - b.** "Property damage."

Definition **12.** "Vacant" is added as follows:

- 12.** "Vacant" means the dwelling lacks the necessary amenities, adequate furnishings, or utilities and services to permit occupancy as a residence.

Definition **13.** "Unoccupied" is added as follows:

- 13.** "Unoccupied" means the dwelling is not being inhabited as a residence.

**SECTION I – PERILS INSURED AGAINST**

In form **HO 00 03**, under **SECTION I – PERILS INSURED AGAINST, COVERAGE C – Personal Property**, the following is added to item **12.b.**

- (5)** "While the dwelling is "vacant" or "unoccupied" for 30 days or more or being constructed, unless you have shut off the water supply and drained the system and appliances of water. Systems and appliances of water do not include outdoor swimming pools or spas or outdoor irrigation wells.

**SECTION I – EXCLUSIONS**

The following Exclusion is added:

Accidental discharge or overflow of water or steam or condensation from within a plumbing, heating, air

conditioning or automatic fire protection sprinkler system or from within an appliance for heating water or from within a household appliance. This exclusion applies only while the dwelling is "vacant" or "unoccupied" for 30 days or more or being constructed, unless you have shut off the water supply and drained the system and appliances of water. Systems and appliances of water do not include outdoor swimming pools or spas or outdoor irrigation wells.

All other policy provisions apply.