

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SEASONAL OR SECONDARY DWELLING ENDORSEMENT

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

DEFINITIONS

Definition 6. "Insured location" is replaced by the following:

6. "Insured location" means only the "residence premises" shown on the Declarations.

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 you or your representative has not physically entered into the "residence premises" shown on the Declarations to inspect, maintain, or occupy the building at least one time every seven days.

SECTION I – PERILS INSURED AGAINST

Under **SECTION I – PERILS INSURED AGAINST, COVERAGE A – DWELLING AND COVERAGE B – OTHER STRUCTURES**, Paragraph 2.c.(4) is replaced by the following:

(4) Vandalism and malicious mischief, and any ensuing loss caused by any intentional and wrongful act committed in the course of the vandalism or malicious mischief, if the dwelling has been "vacant" or "unoccupied" for more than 90 consecutive days immediately before the loss. A dwelling being constructed is not considered "vacant" or "unoccupied";

SECTION II – LIABILITY COVERAGES

Under **SECTION II – LIABILITY COVERAGES**, the following introductory paragraph is added:

Coverage E – Personal Liability and Coverage F – Medical Payments to Others are restricted to apply only with respect to "bodily injury" and "property damage" arising out of the ownership, maintenance, occupancy or use of the "insured location" and occurring on the "insured location".

All other policy provisions apply.