

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.  
HOMEOWNERS RENTAL COVERAGE FOR HOMES  
OCCASIONALLY RENTED**

**FOR USE WITH FORM HO 00 03 AND HO 00 05 ONLY**

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

**SECTION I – PROPERTY COVERAGES**

**B. Coverage B-Other Structures**

2. **b.** is deleted in its entirety.

**C. Coverage C-Personal Property**

**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";

**E. Additional Coverages**

**10. Landlord's Furnishings** restriction is deleted in its entirety.

**SECTION I- PERILS INSURED AGAINST**

**B. Coverage C-Personal Property**

In Form **HO 03**, section **9. b. (3)** is deleted in its entirety

**SECTION I – EXCLUSIONS**

The following exclusion is added to paragraph **A:** Theft, from the "residence premises" when rented or held for rental to others 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 evidence 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;

- c.** Jewelry, watches, furs, precious and semi-precious stones; or
- d.** Fine Art, antique furniture, paintings, drawings, etchings, prints, photographs, tapestries and rugs, manuscripts, books, porcelain, sculpture, stamps forming part of a collection, sports memorabilia and other collectible property.

**SECTION II- EXCLUSIONS**

Exclusion **B.1.b** is deleted in its entirety.

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 "residential premises".

All other provisions of this policy apply