

PLEASE READ THIS ENDORSEMENT CAREFULLY, AS IT MODIFIES THE POLICY.

## UNIT-OWNERS RENTAL TO OTHERS

### (NO LIABILITY COVERAGE)

With respect only to the coverage provided by this endorsement, “your” policy is amended as indicated.

The property coverage provided by this policy is extended to apply while the “residence premises” is regularly rented or held for rental to others.

#### DEFINITIONS

Definition **6.b.(1)** is replaced by the following:

- (1)** Rental or holding for rental of the “residence premises” for use as a dwelling.

Definition **17.** is replaced by the following:

- 17.** “Residence premises” means the unit shown as the “residence premises” in the Declarations.

#### SECTION I – PROPERTY COVERAGES

##### C. Coverage C – Personal Property

##### 4. Property Not Covered

Paragraph **g.** is 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

Under Peril **9. Theft**, paragraph **b.(3)** does not apply to this endorsement.

#### SECTION I – EXCLUSIONS

The following exclusion is added:

“We” do not pay for 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 – PERSONAL LIABILITY COVERAGES

Section **II**, in “your” **HOME-GUARD UNIT-OWNERS FORM** policy is amended to delete all liability coverages. To implement this intent, the following sections of “your” policy are deleted in their entirety:

- **SECTION II – PERSONAL LIABILITY COVERAGES;**
- **SECTION II – ADDITIONAL LIABILITY COVERAGES;**
- **SECTION II – EXCLUSIONS;** and
- **SECTION II – CONDITIONS.**

Under **SECTIONS I AND II CONDITIONS**, this section title is amended to read:

**ADDITIONAL CONDITIONS FOR SECTION I – PROPERTY COVERAGES**

**E. Our Right To Recover Payment**, is amended as indicated:

Sub-paragraph **2.b.** does not apply to this endorsement.

All other terms and conditions of this policy apply.

\_\_\_\_\_

Policy Number

\_\_\_\_\_

Insured's Name (Please Print)

\_\_\_\_\_

Date

\_\_\_\_\_

Insured's Signature

*If this copy of the endorsement does not contain the "insured's" signature,  
the original signed by the "insured", is on file with "us".*