

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

COVERAGE B – OTHER STRUCTURES AWAY FROM THE RESIDENCE PREMISES

FORMS HO 00 02, HO 00 03 AND HO 00 05 ONLY

SECTION I – PROPERTY COVERAGES

B. Coverage B – Other Structures

The following is added to Paragraph 1.:

We also cover other structures which are owned by you and located away from the "residence premises", if used by you in connection with the "residence premises".

The following is added to Paragraph 2.:

e. With respect to other structures away from the "residence premises", other structures:

- (1) Being used as a dwelling;
- (2) Capable of being used as a dwelling;
- (3) From which any "business" is conducted;
- (4) Used to store "business" property; or
- (5) Rented or held for rental to any person not a tenant of the dwelling.

Paragraph 3. is deleted and replaced by the following:

3. The limit of liability for other structures on or away from the "residence premises" will not be more than 10% of the limit of liability that applies to Coverage A. Use of this limit does not reduce the Coverage A limit of liability.

SECTION I – CONDITIONS

C. Loss Settlement

With respect to structures covered under this endorsement, Condition C. Loss Settlement is deleted and replaced by the following:

Covered losses will be settled at actual cash value at the time of loss, but not more than the amount required to repair or replace.

All other provisions of this policy apply.