

**SPECIFIC STRUCTURES  
AWAY FROM THE RESIDENCE PREMISES**

Under **SECTION I, we** cover each structure described below which is owned by **you** and located away from the **residence premises**, if used by **you** in connection with the **residence premises**.

Description of Structure*	Location*	Limit of Liability*
---------------------------	-----------	---------------------

1. **We** do not cover a structure:
  - a. being used as a dwelling;
  - b. capable of being used as a dwelling;
  - c. used in whole or in part for **business**; or
  - d. rented or held for rental to any person not a tenant of the dwelling.
2. This coverage does not apply to land, including land on which the structure is located, or any costs required to replace, rebuild, stabilize or otherwise restore the land.
3. With respect to structures covered under this endorsement only, **SECTION I - HOW WE SETTLE A PROPERTY LOSS** is replaced by:

**SECTION I - HOW WE SETTLE A PROPERTY LOSS**

Covered losses will be settled as follows:

**Actual Cash Value Settlement.** Subject to the applicable deductible, **we** will pay the **actual cash value** at the time of the loss for the damaged property, but no more than the lesser of:

- a. the amount required to repair or replace the damaged property with property of like kind and quality; or
- b. the limit of liability shown above for the structure.

\*Entries may be left blank if shown elsewhere in this policy for this coverage.

All other provisions of the policy apply except as modified by this endorsement.