

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**PERMITTED INCIDENTAL OCCUPANCIES  
RESIDENCE PREMISES**

**SCHEDULE\***

**Description Of Business:**

**Business Location** (Check **1.** and/or **2.** that follows):

- ☐ **1.** In the dwelling building or unit in which the "insured" resides and shown as the "residence premises"
- ☐ **2.** In an other structure on or at the location of the "residence premises"  
(Enter the Limit of Liability and Description of the Structure(s) below.)

**Limit Of Liability**

**Description Of Other Structure(s)**

\*Entries may be left blank if shown in the Declarations for this coverage.

**SECTION I – PROPERTY COVERAGES**

- 1.** Coverage B – Other Structures (or coverage for other structures under Form **HO-6**) does not apply to the other structure described in the Schedule above.

We cover the other structure described in the Schedule for direct physical loss by a Peril Insured Against for not more than the limit shown in the Schedule.

- 2.** Coverage C – Personal Property, Special Limit of Liability **3.h.** is deleted and replaced by the following:
- h.** \$5,000 on property, on the "residence premises", used primarily for "business" purposes, other than furnishings, supplies and equipment of the "business" described in the Schedule.

The Coverage C limit of liability applies to property of the "business" described in the Schedule.

**SECTION II – LIABILITY COVERAGES**

Coverages E and F apply to the business location shown in the Schedule used by an "insured" to conduct the "business" described in the Schedule, subject to the Section II Exclusions.

**SECTION II – EXCLUSIONS**

- 1.** Exclusion **A.2.** does not apply to the necessary or incidental use of the "residence premises" to conduct the "business" described in the Schedule.
- 2.** Coverage E – Personal Liability and Coverage F – Medical Payments To Others do not apply to "bodily injury" to any "employee" arising out of the "business" described in the Schedule.

All other provisions of this policy apply.