

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

RESIDENCE HELD IN TRUST

SCHEDULE*

Enter Name of Grantor or Beneficiary (if other than the Trustee shown in the Declarations as the "named insured") described in **A.2.** below:

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

A. Definitions

1. With respect to the coverages provided by this endorsement, the word "trustee" is defined as follows:

"Trustee" means the trustee shown in the Declarations as the "named insured".

2. If one or more persons are named in the Schedule above, Definition **7.** which defines "insured", Paragraphs **a.** and **b.** are extended to include such person with respect to the coverages in the policy that are listed under **B.** Coverages below.

In addition to the persons named in the Schedule, the definition of "insured" is also extended to include any of the following residents of their household:

- a. A spouse;
- b. A relative; or
- c. Any person under the age of 21 and in the care of a person noted above.

3. Definition **8.** which defines "insured location" is deleted and replaced by the following:

8. "Insured Location" means:

- a. With respect to the trust and the "trustee", the following real property but only if legal title to such property is held solely by the trust:

- (1) The "residence premises";
- (2) The part of other premises, other structures and grounds used by you as a residence; and
 - (a) Which is shown in the Declarations; or

- (b) Which is acquired by the trust during the policy period for use as a residence by the "trustee" or a person described in **2.** above;

- (3) Any premises used by the "trustee" or a person described in **2.** above in connection with a premises described in **(1)** and **(2)** above;

- (4) Vacant land, other than farm land;

- (5) Land on which a one through four family dwelling is being built as a residence to be occupied by the "trustee" or a person described in **2.** above; or

- (6) Individual or family cemetery plots or burial vaults; and

- (7) Any other structure on the "residence premises" rented to others as a private residence for which a limit of liability is shown in the Declarations for Structures Rented To Others.

- b. With respect to a person described in **2.** above, the following real property:

- (1) Any premises used by such person in connection with a premises described in **a.(1)** and **(2)** above;

- (2) Vacant land, other than farm land, owned or rented to such person;

- (3) Land owned by or rented to such person on which a one through four family dwelling is being built as a residence to be occupied by that person;
 - (4) Individual or family cemetery plots or burial vaults; or
 - (5) Any part of a premises occasionally rented to such person for other than "business" use; and
- c. With respect to the "trustee" or a person described in 2. above:
- (1) Any part of a premises:
 - (a) Not owned by such person; and
 - (b) Where such person is temporarily residing; or
 - (2) Any premises owned by you and rented to others for use as a residence by not more than two families, if shown in the Declarations as an Additional Residence Rented To Others.

B. Coverages

The following coverages apply to the person named in the Schedule above:

- 1. Coverage **C** – Personal Property;
- 2. Coverage **D** – Loss of Use, Paragraphs 1. Additional Living Expense and 3. Civil Authority Prohibits Use;
- 3. Coverage **E** – Personal Liability; and
- 4. Coverage **F** – Medical Payments To Others.

If we decide to cancel or not to renew this policy, the persons named in the Schedule, if any, will be notified in writing.

C. Section II – Liability Coverages

The following is added:

When the "trustee" does not regularly reside on the "residence premises":

- 1. The coverages provided under Coverage **E** – Personal Liability and Coverage **F** – Medical Payments To Others for the "trustee" only apply with respect to "bodily injury" or "property damage" arising out of the ownership, maintenance or use of the "residence premises"; and
- 2. There is no coverage under this policy for any resident of the "trustee's" household.

D. Section II – Exclusions

A. Coverage E – Personal Liability And Coverage F – Medical Payments To Others.

The following exclusion is added:

Act or Decision of Trustee

"Bodily injury" or "Property damage" arising out of any act or decision or failure to act or decide by the "trustee" in administering the trust shown in the Declarations, other than as provided in Section II – Liability Coverages above.

C. Coverage E – Personal Liability.

Paragraph **C.6.** is deleted and replaced by the following:

- 6. "Bodily injury" to the "trustee", an "insured" as defined under Definitions **7.a.** or **b.** in the policy form and **A.2.** above or any person acting on their behalf.

This exclusion also applies to any claim made or suit brought against the "trustee" or an "insured" as defined under Definitions **7.a.** or **b.** in the policy form and **A.2.** above or any person acting on their behalf:

- a. To repay; or
- b. Share damages with;
another person who may be obligated to pay damages because of "bodily injury" to an "insured".

All other provisions of this policy apply.