

COVERAGE A – OTHER STRUCTURES DECREASED LIMITS
(Use with Forms HO-A AND HO-B)

Under Section I – PROPERTY COVERAGES, Coverage A – Other Structures, paragraph 2. is replaced by the following:

2. In consideration of the premium credit shown on the declaration page, the maximum limit of liability for this coverage will be the limit shown on the declarations page for Coverage A – Other Structures. Use of this Coverage does not reduce the Coverage A – Dwelling limit of liability.

We cover:

- a. Other structures on the Residence premises set apart from the dwelling by clear space. This includes structures connected to the dwelling by only a fence, utility line or similar connection. The total limit of liability for other structures is the limit of liability shown on the declaration page.

We do not cover other structures:

- a. used for business purposes; or
- b. wholly rented to any person, unless used solely as a private garage.