

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**PERMITTED INCIDENTAL OCCUPANCIES  
RESIDENCE PREMISES**

**SCHEDULE\***

We cover your "business" described in this Schedule, conducted at or from the "residence premises", subject to the provisions of this endorsement.

**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 elsewhere in this policy for this coverage.

**SECTION I – PROPERTY COVERAGES**

**1. Coverage B – Other Structures** (or coverage for other structures under Form **HO 00 06**) 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.** \$2,500 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 – EXCLUSIONS**

**1. Exclusion E.2.** "Business" 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.