

## TENANT'S IMPROVEMENTS OTHER RESIDENCE

(Entries required to complete the Schedule will  
be shown below or on the "declarations".)

### Schedule

Location of Building	Limit
1.	\$
2.	\$
3.	\$

This policy is amended to include the following  
"terms". All other "terms" of the policy apply,  
except as amended by this endorsement.

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### PROPERTY COVERAGES

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#### INCIDENTAL PROPERTY COVERAGES

The following is added:

#### Tenant's Improvements -- Other Residence

- a. "We" pay for direct physical loss to permanent improvements, fixtures, alterations, decorations, or additions made or acquired at an "insured's" expense to that part of a building which is:
- 1) rented to an "insured" for use as a residence; and
  - 2) at the location shown in the Schedule above.

The loss must be caused by a Peril Insured  
Against.

b. However, "we" do not cover:

- 1) land, including the land on which covered property is located;
- 2) underground water or surface water;
- 3) trees, plants, shrubs, or lawns;
- 4) grave markers or mausoleums, except as provided under the Incidental Property Coverage for Grave Markers; or
- 5) any structure, other than "your" residence at the location shown in the Schedule above:
  - a) rented or held for rental to any person who is not a tenant of "your" residence at the location shown in the Schedule, but this does not include a structure used solely for private garage purposes;
  - b) used, in whole or in part, for the direction or operation of a "business"; or
  - c) used, in whole or in part, for the storage of "business" property.

However, this exclusion does not apply to a structure used by an "insured" or a tenant of "your" residence at the location shown in the Schedule to store "business" property that:

- (1) is a private passenger auto, a pickup truck, a van, or a "motorized vehicle" designed for grounds maintenance activities such as lawn mowing or snow plowing; or
- (2) is owned solely by such "insured" or tenant and is not a "motorized vehicle"; and

does not consist of or contain gaseous or liquid fuel, other than fuel contained in a permanently installed fuel tank of a vehicle, craft, or grounds maintenance machine or in a portable container that is designed to hold fuel and has a capacity of no more than five U.S. gallons.

- c. The most "we" pay per occurrence for loss to improvements, fixtures, alterations, decorations, or additions to a building is the "limit" shown in the Schedule for that building.

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**HO 6245 01 06**